

## **Debt and benefit advice centres**

### **Please read this first. It will help you make the most of this information**

All the advice centres listed here give free, confidential, independent, impartial and reliable debt advice. They are all charities. Most of them can also help with benefits & tax credit problems and some can help with housing and immigration enquiries

Check the details for each advice centre below and ring them up before you go to see them. Ask whether they can help and check their opening times. Please be patient – they are very busy and government funding for Legal Aid has been cut. All of these advice centres have been awarded the national Advice Quality Standard. If you need an interpreter, please ask someone who speaks English to ring and make arrangements. Home visits may be possible if you cannot get to the advice centre – eg because of disability.

If you do go to see an adviser, please bring with you all the paperwork about your debts, savings, benefits, wages, landlord, gas and electricity suppliers, Council Tax bill and anything else relevant to your problem.

### **Sutton Borough Citizens Advice Bureaux**

Sutton Borough Citizens Advice Bureaux are a registered charity offering free, confidential, independent debt advice with a specialist debt advisor.

Sutton CAB, Central Library, St Nicholas Way, Sutton, SM1 1EA. The Sutton branch is located underneath Sutton Library; next to the Civic Offices and is open for assisted information from 10.00 am to 4.00 pm Monday to Friday.

Carshalton and Wallington CAB, 68 Parkgate Road, Wallington, SM6 0AH Our Carshalton and Wallington branch is open for PRE-BOOKED APPOINTMENTS ONLY.

Contact by telephone: 020 8405 3552 10am – 12noon and 1pm until 3pm Monday to Friday

Contact us online: [www.suttoncabx.org.uk](http://www.suttoncabx.org.uk)

### **Step Change Debt Charity**

Step Change Debt Charity is a registered charity and offer free advice.

Telephone **0800 138 1111**

Website [www.stepchange.org](http://www.stepchange.org)

### **National Debtline**

Telephone number 0808 808 4000.

Website at: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

**Payplan**

Payplan is an independent company offering free debt advice.

Telephone: 0800 716 239

Website: [www.payplan.com](http://www.payplan.com)

**The Insolvency Service**

Enquiry line: 0300 678 0015

Website: [www.insolvency.gov.uk](http://www.insolvency.gov.uk)

A range of information about bankruptcy is available from the website. Information is also available in languages other than English.

**Business Debtline**

Business Debtline is a charity that gives free specialist advice by telephone to the self-employed and small businesses.

Freephone: 0800 197 6026 (Monday to Friday from 9.00am to 5.00pm)

Website: [www.bdl.org.uk](http://www.bdl.org.uk)