

03/08/2017

## **DEBT MANAGEMENT**

**TWO PENNIES MONEY ADVICE** (is the working name of Worcester CASH) **Telephone: 01905 27001**

Two Pennies is a free, independent and confidential money advice service, to provide long term support for people in Worcestershire who are in financial difficulties.

**They offer help with:**

- Debt and credit difficulties
- Tax credit and benefits
- Budgeting

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

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**WORCESTERSHIRE CITIZENS ADVICE LINE** (Worcestershire C.A.B)

**Calls from a land line call** (calls cost 5p per minute)

**Telephone: 03444 111 303**

To contact any of the local offices call either of the above number

**Bromsgrove & Redditch , South Worcestershire, Worcester, Wyre Forest**

**THE NATIONAL CITIZEN'S ADVICE BUREAUX (C.A.B) WEBSITE**

There are links on the C.A.B site on how to find your local C.A.B office

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

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**CIVIL LEGAL ADVICE** (new name for the community legal advice)

**Telephone: 0345 3454 345**

Monday to Friday, 9am to 8pm / Saturday, 9am to 12:30pm

Get free and confidential legal advice in England and Wales if you're eligible for legal aid.

You can get help with legal aid for:

- ¥ benefit appeals
- ¥ debt, if your home is at risk
- ¥ special educational needs
- ¥ housing
- ¥ discrimination issues
- ¥ help and advice if you're a victim of domestic violence
- ¥ issues around a child being taken into care

**Website:** [www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice)

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**NATIONAL DEBTLINE**

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

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**THE MONEY ADVICE SERVICE**

**Telephone: 0800 138 7777**

are an independent service, set up by government to help people make the most of their money, we give free, unbiased money advice to everyone across the UK – online, over the phone and face to face.

**Website:** [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

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**STEPCHANGE DEBT CHARITY**

**Telephone: 0800 138 1111**

Free - including all mobiles

Stepchange debt charity is the new name for uk's leading debt advice organisation. Previously known as Consumer Credit Counselling Service (CCCS) they have over 20 years' experience of helping people become debt free.

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

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in WFDC Green Street Depot  
Green Street  
Kidderminster  
DY10 1HA

Helpline & Appointments: 0845 200 1072  
Business / Office Line: 01562 60241  
Fax: 01562 229083  
Email: [info@nwdial.org.uk](mailto:info@nwdial.org.uk)  
Website: [www.nwdial.org.uk](http://www.nwdial.org.uk)  
Website: [www.dialinworcestershire.org.uk](http://www.dialinworcestershire.org.uk)



## DEBT ADVICE FOUNDATION

Telephone: 0800 043 4050

Debt Advice Foundation is a registered national debt advice and education charity offering free, confidential support and advice to anyone worried about loans, credit and debt. Because we're a debt charity, you can be sure that the advice we provide is impartial and based solely on what is best for you.

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

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**We cannot be held responsible for the level of service provided by the organisations included in this publication.**  
All details correct at time of publication, if you find that this info is inaccurate please call us.

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