



Debt advice and money management

National Debtline


Free, independent advice over the phone and online. Open to all, find out how to make the most of your money and what to do if you can't afford your living costs

 0808 808 4000 | Monday to Friday: 9am - 8pm Saturday: 9:30am - 1pm

 nationaldebtline.org

Step Change

Free advice, open to all, online or over the phone. Offers a wide range of practical debt solutions and a straightforward advice process to help you deal with your debts

 0800 138 1111 | Monday to Friday: 8am - 8pm Saturday: 8am - 4pm


 stepchange.org

Citizens Advice

Specialist team offering free advice to all by phone, online or appointment on a range of debt and money matters. Drop in sessions also running - check website or call for details


 Debt Advice: 0300 330 1196 | Monday to Friday: 9am - 5pm

 citizensadvice.liverpool.org.uk

 If English isn't your first language, ask your advisor for 'Language Line' and they will call you back with a translator on the call

Christians Against Poverty

Free, expert debt advice, open to all. Supports you all the way to becoming debt free. Also offers help with budgeting and finding work

 0800 328 0006 | Monday to Thursday: 9:30am - 5pm Friday: 9:30am - 3:30pm

 capuk.org/get-help

Help Through Hardship

Free helpline, open to all. Offers personalised support and advice if you're worried about money and struggling to afford essentials


 0808 208 2138 | Monday to Friday: 9am - 5pm


 trusselltrust.org/get-help/help-through-hardship-helpline

Community Money Advice (CMA)

Offers a free, face-to-face money and debt advice service. Open to all, they aim to help people overcome their money problems and become debt free. Drop-ins running at the following locations - call, email or go online for details / times


St Andrew's Debt Advice | 16 Larkhill Lane, Clubmoor L13 9BR

 0151 226 3406


 debt@standrewslive.org.uk

 standrewslive.org.uk


Freedom CMA Debt Advice Centre | 15 Beverley Road, Wavertree L15 9HF


 07449 406339

 debt@freedomchurchliverpool.co.uk

 freedomchurchliverpool.co.uk

Toxteth & Wavertree Debt Advice | St Marys Church Hall, 1 South Drive, Wavertree L15 8JJ

 0151 733 2637


 debtadvice@toxtethandwavertreedebtadvice.org.uk

Other locations | Use CMAs online map / post code search


 communitymoneyadvice.com/freedom-from-debt/get-help

Raise

Provides practical and effective solutions to help you manage your debts and create a personalised plan to get you back on track. Free and open to all


 0151 459 1556 | Monday to Thursday: 9.30am - 3.30pm Friday: 9.30am - 12noon

 admin@raiseadvice.org.uk

 raiseadvice.org.uk/advice/money-debt-advice

Debt Advice Foundation


A specialist debt charity offering free, confidential advice on any aspect of debt. Open to all, they aim to find a solution to help you regain control of your finances


 0800 043 4050 | Monday to Friday: 8am - 6pm

 debtadvicefoundation.org


Stop Loan Sharks


If you think you're paying money to a loan shark, Stop Loan Sharks can help. They'll investigate, offer one to one support and help with debt issues and advice on borrowing safely

 0300 555 2222 | Lines open 24/7 or start a Live Chat online

 stoploansharks.co.uk

Other useful contacts / websites

 **DWP Debt Management Service** (available if you have to repay a DWP debt): 0800 916 0647

 The Hardship Hub: hardshiphub.co.uk

 Money Helper: moneyhelper.org.uk/en/money-troubles/dealing-with-debt

 Help for Households: helpforhouseholds.campaign.gov.uk