

If you require debt advice, there are organisations who offer genuine sources of free, independent and confidential help. A list of these organisations is noted below.

Name	Services offered	Contact details	Jurisdiction
National Debt Line	Telephone Online	<b>Telephone: 0808 808 4000</b> (Monday–Friday, 9am–9pm; Saturday 9.30am–1pm). Website: <a href="http://www.nationaldebtline.org">www.nationaldebtline.org</a>	England & Wales  Scotland
Citizens Advice	Face to face Home visits Telephone Online	Find your local bureau to arrange an appointment, view a list of phone numbers or get advice online by following the links below England & Wales: <a href="http://www.citizensadvice.org.uk">http://www.citizensadvice.org.uk</a> Scotland: <a href="http://www.cas.org.uk">http://www.cas.org.uk</a>	England & Wales  Scotland
StepChange Debt Charity	Telephone Online	Telephone: 0800 138 1111 (Monday–Friday, 8am–8pm; Saturday 9am–3pm) Website: <a href="http://www.stepchange.org">www.stepchange.org</a>	England & Wales Scotland Northern Ireland
Debt Advice Foundation	Telephone Online	Telephone: <b>0800 043 40 50</b> (Monday–Friday, 8am–8pm; Saturday 9am–5pm) Website: <a href="http://www.debtadvicefoundation.org">www.debtadvicefoundation.org</a>	England & Wales Scotland
Christians Against Poverty	Face to face Online	Suitable for anyone who lives within the catchment area of a CAP debt centre Website: <a href="http://www.capuk.org">www.capuk.org</a>	252 centres based in local churches across the UK
Debt Action NI	Telephone Face to face Online	Telephone: <b>0800 917 4607</b> Website: <a href="http://www.debtaction-ni.net">www.debtaction-ni.net</a>	Northern Ireland