**Useful Contacts**

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| **Money Helper**  0333 250 8443  www.moneyhelper.org.uk  Provide free, unbiased and independent  advice. | **Money Advice Scotland**  0141 572 0237  www.moneyadvicescotland.org.uk  Provide free, independent, impartial and  confidential debt advice |
| **Advice UK**  0300 777 0107 (freephone)  www.adviceuk.org.uk  Provide free, independent advice centres. | **National Debtline**  0808 808 4000 (freephone)  www.nationaldebtline.co.uk  Provides free, confidential and independent  advice on how to deal with debt problems. |
| **Citizens Advice Bureau (CAB)**  Consumer Helpline: 0845 404 0506 (UK &  Northern Ireland)  www.adviceguide.org.uk  Visit the CAB website for the telephone  number of your local bureau or look it up in  your phone book | **Business Debtline**  0800 197 6026 (freephone)  www.bdl.org.uk  Free, confidential and independent advice on how to deal with debt problems. |
| **Step Change Debt charity**  0800 138 1111 (freephone)  www.stepchange.org  Offer expert debt advice over the telephone  and on-line. | **Payplan**  0800 280 2816 (freephone)  www.payplan.com  Free debt management plans, IVA’s and free  debt advice. |
| **Help for Households**  0207 380 3390  gov.uk/helpforhouseholds  See what support is available to help with the cost of living and find out how to save money with energy saving tips. | **Job Centre Plus Office**  Your local office can tell you if you are eligible for any state benefits – look in your phone book for details. |
| **Gov.uk**  Tax credits helpline: 0845 300 3900  Minicom/textphone: 0845 300 3909  www.direct.gov.uk/money  For information about tax credits. | **Your Local Council**  Your local council can advise you if you will  qualify for Housing Benefit. Look in your  phone book for their details. |
| **The Pension Service**  0845 60 60 265  Minicom/textphone: 0845 60 60 285  www.direct.gov.uk/pensions  For a pension credit booklet. | **MIND**  020 8519 2122  www.mind.org.uk  15-19 Broadway, Stratford, London,  E15 4BQ  Mind does not operate in Northern Ireland or Scotland – the following organizations may be helpful:  Scottish association for mental health  E-mail: info info@samh.org.uk  Northern Ireland association for mental health |

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| **Action Fraud**  Action Fraud is the UK’s national reporting centre for fraud and cybercrime where you should report fraud if you have been scammed, defrauded or experienced cyber crime in England, Wales and Northern Ireland.  0300 123 2040  www.actionfraud.police.uk/ | **Advice NI**  A network of advice agencies across Northern Ireland. Free advice helpline available.  0800 915 4604  www.adviceni.net/advice | |
| **Alcoholics Anonymous (AA)**  Free and anonymous face-to-face support and advice for people with alcohol problems  0800 917 7650  www.alcoholics-anonymous.org.uk | **Alzheimer's Society**  Information, support and guidance for sufferers of dementia, their carers and families  0300 150 3456  www.alzheimers.org.uk | |
| **Citizens Advice Consumer Service**  Citizens Advice Consumer Service is the government-funded telephone and online service offering information and advice on consumer issues  0808 233 1133  www.citizensadvice.org.uk | **Energy Saving Trust**  Practical advice on reducing energy bills and obtaining grants and offers for energy-saving home improvements.  England 0800 444 202  Northern Ireland 0800 142 2865  Scotland .0808 808 2282  www.energysavingtrust.org.uk | |
| **Frank (National Drugs Helpline)**  Frank offers free, unbiased and impartial drugs advice. They offer a helpline, a text line and a live webchat.  0300 123 6600 or Text 82111  www.talktofrank.com | **Gamcare**  GamCare is the leading national provider of information, advice, support and free treatment for anyone affected by problem gambling. Their expert services are confidential and non-judgemental. GamCare also offer a live webchat called NetLine.  0808 8020 133  www.gamcare.org.uk | |
| **Home Energy Scotland**  Advice on energy-saving and grants for home heating and insulation improvements for pensioners and low-income households.  0808 808 2282  [www.homeenergyscotland.org](http://www.homeenergyscotland.org) | **Illegal Money Lending Team (IMLT) (Stop Loan Sharks) – England**  Report a loan shark and get advice on dealing with the situation (England)  0300 555 2222  text lenders details to: 07860 022 116  www.stoploansharks.co.uk/who-we-are | |
| **Illegal Money Lending Unit – Wales**  Report a loan shark and get advice on dealing with the situation (Wales)  0300 123 3311  www.srs.wales/en/Wales-Illegal-Money-Lending-Unit/Wales-Illegal-Money-Lending-Unit-WIMLU.aspx | **Illegal Money lending Team – Scotland**  Report a loan shark and get advice on dealing with the situation, how to stay safe and repay the debt  0800 074 0878  https://www.tsscot.co.uk/ | |
| **Macmillan Cancer Support**  Macmillan offer physical, emotional and financial support and practical advice for cancer sufferers, their relatives and carers.  0808 808 0000  www.macmillan.org.uk | **Mencap**  Help and support for people with learning disabilities, their families and carers  0808 808 1111  www.mencap.org.uk | |
| **Money Saving Expert**  Martin Lewis's site - full of useful information for people in debt or looking to manage their finances more effectively.  www.moneysavingexpert.com | **National Domestic abuse Helpline**  24 hour helpline offering emergency advice and support for victims of domestic violence and others calling on their behalf  0808 200 0247  www.nationaldahelpline.org.uk | |
| **Royal National Institute for the Blind (RNIB)**  Practical advice for the visually impaired, including money, housing, employment and welfare advice  0303 123 9999  www.rnib.org.uk | **Shelter**  Shelter offer advice for those struggling with housing difficulties.  0808 800 4444  www.shelter.org.uk | |
| **Turn 2 us**  A free service that helps people in financial need to access welfare benefits, charitable grants and other financial help.  www.turn2us.org.uk | **UK Finance**  Useful information and details of support available from mortgage lenders and other finance providers if you are experiencing financial difficulties.  https://www.ukfinance.org.uk/cost-of-living |

**Places to go to get grants to pay off energy debt**

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| **British Gas Energy Support Fund**  www.britishgasenergytrust.org.uk | **Scottish Power Hardship Fund**  www.community.scottishpower.co.uk |
| **Ovo Energy Fund**  www.ovoenergy.com | **E.on Energy Fund**  www.eonnext.com |
| **EDF Energy Customer Support Fund**  www.edfenergy.com | **Bulb Energy Fund**  www.citizensadviceplymouth.org.uk |
| **Octopus Octo Energy Fund**  www.Octopus.energy |