**Useful Contacts**

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| **Money Helper**0333 250 8443www.moneyhelper.org.ukProvide free, unbiased and independentadvice. | **Money Advice Scotland**0141 572 0237www.moneyadvicescotland.org.ukProvide free, independent, impartial andconfidential debt advice |
| **Advice UK**0300 777 0107 (freephone)www.adviceuk.org.ukProvide free, independent advice centres. | **National Debtline**0808 808 4000 (freephone)www.nationaldebtline.co.ukProvides free, confidential and independentadvice on how to deal with debt problems. |
| **Citizens Advice Bureau (CAB)**Consumer Helpline: 0845 404 0506 (UK &Northern Ireland)www.adviceguide.org.ukVisit the CAB website for the telephonenumber of your local bureau or look it up inyour phone book | **Business Debtline**0800 197 6026 (freephone)www.bdl.org.ukFree, confidential and independent advice on how to deal with debt problems. |
| **Step Change Debt charity**0800 138 1111 (freephone)www.stepchange.orgOffer expert debt advice over the telephoneand on-line. | **Payplan**0800 280 2816 (freephone)www.payplan.comFree debt management plans, IVA’s and freedebt advice. |
| **Help for Households**0207 380 3390gov.uk/helpforhouseholdsSee 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 3900Minicom/textphone: 0845 300 3909www.direct.gov.uk/moneyFor information about tax credits. | **Your Local Council**Your local council can advise you if you willqualify for Housing Benefit. Look in yourphone book for their details. |
| **The Pension Service**0845 60 60 265Minicom/textphone: 0845 60 60 285www.direct.gov.uk/pensionsFor a pension credit booklet. | **MIND**020 8519 2122www.mind.org.uk15-19 Broadway, Stratford, London,E15 4BQMind does not operate in Northern Ireland or Scotland – the following organizations may be helpful:Scottish association for mental healthE-mail: info info@samh.org.ukNorthern 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 2040www.actionfraud.police.uk/ | **Advice NI**A network of advice agencies across Northern Ireland. Free advice helpline available.0800 915 4604www.adviceni.net/advice |
| **Alcoholics Anonymous (AA)**Free and anonymous face-to-face support and advice for people with alcohol problems0800 917 7650www.alcoholics-anonymous.org.uk | **Alzheimer's Society**Information, support and guidance for sufferers of dementia, their carers and families0300 150 3456www.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 issues0808 233 1133www.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 202Northern Ireland 0800 142 2865Scotland .0808 808 2282www.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 82111www.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 133www.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 2222text lenders details to: 07860 022 116www.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 3311www.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 debt0800 074 0878https://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 0000www.macmillan.org.uk | **Mencap**Help and support for people with learning disabilities, their families and carers0808 808 1111www.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 behalf0808 200 0247www.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 9999www.rnib.org.uk | **Shelter**Shelter offer advice for those struggling with housing difficulties.0808 800 4444www.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 |