



Housing Advice Team

Looking after your money

Budgeting and debt



www.northlincs.gov.uk

Not much money left over?

If you find that you're regularly struggling to make ends meet, you will need to reduce your spending. Our tips below may help.

- Try cutting back on non-essential items. What could you do without to help you get back on track?
- Check the APR on your credit card or loans. This shows the overall cost of borrowing including interest and charges. See if you can shop around for a better deal.
- You may save money by switching services such as phones, electricity or gas to new suppliers.
- Try Energywatch, the gas and electricity watchdog's website.

There are also various internet switching services and other online services you can use.

Getting into difficulties?

You may have the beginnings of a debt problem if you find yourself doing any of the following:

- Using credit to take out cash advances, pay bills or pay your mortgage repayments.
- Considering a consolidation loan to reduce monthly payments on your debts.
- Paying no more than the minimum payments due on your credit cards.
- Borrowing money without planning how you're going to pay it back.

Think carefully about borrowing more money to pay off existing debts. It could make things worse.

In trouble?

If you're struggling with debt, try not to panic you're not alone and expert help is available. Several organisations offer a free service, either face-to-face or by phone.

They will help you set up a budget sheet, prioritise your debts and work out how you can live within your means.

A specialist adviser will also talk to the people you owe money to (for example, your utility suppliers) if you are having problems paying them back – they may be able to help you manage your repayments. They will need to see your bills and other paperwork to do this.

Your information will not be shared with anyone else unless you are happy for them to do this.

Is your home at risk?

Do you owe money on your rent or mortgage?

If so you could be at risk of losing your home.

We don't want this to happen and will do our best to help you stay in your own home or find somewhere you can afford.

Contact the Housing Advice Team to talk about your housing options. See details in the following listings.

Whatever happens don't ignore the problem help is available.

Any of the organisations in this booklet will be happy to help you.

- Many of them have local offices you can call into and websites with useful information.
- If you prefer you can ring them. Most have local call or free telephone numbers.
- Agencies are listed in alphabetical order.
- The entry for each agency will tell you
 - how to contact them,
 - who they can help,
 - what sort of assistance they can offer.
- Local agencies are listed first then the national ones.

If you think you might have a money problem, contact one of the agencies listed on this booklet as soon as possible.

Local Agencies

All local offices listed should be wheelchair accessible.

All services are free unless otherwise stated.

The signs below show what facilities each local agency can offer.



Speakers of other languages or access to interpretation services can be arranged.*



Hearing loop available.



Signer can be arranged.*



Home visits can be arranged.*



Budgeting Advice & Basic Debt Advice only



Shows that this agency has staff with qualifications or accreditation relating to debt advice

* Please note that these services will need to be arranged or booked with the agency as they will not normally be available on your first contact.

Active Community Team (ACT)

The Active Community Team provide a range of advice and assistance, including debt advice to any member of the general public who needs their help.

Address: 41 Doncaster Road, Scunthorpe

Open: Monday to Friday

Telephone: 01724 282010

Citizens Advice Bureau (CAB)

CAB offers advice and information on a range of issues. Specialist advice and casework is available on debt issues such as benefit maximisation, debt management, IVA's and bankruptcy.

Contact the office for general advice or to book an appointment. Appointments to see the specialist debt advisor are normally available within 1 or 2 weeks of making contact. Referrals can be made to solicitors for legal advice and home visits are available to some clients.

CAB has the Community Legal Service quality mark and the debt adviser is a member Institute of Money Advisors

Address: 12 Oswald Road, Scunthorpe, DN15 7PT

Open: Monday to Thursday 9.30 to 4.00 & Friday 9.30 to 12.30

Advice Line: 0844 826 9693 - Tuesday & Thursday 9.30 to 12.30

Appointments: 01724 870941

Appointments and drop-in sessions available at Brigg and Barton Local Links. Contact the local link for details and to book an appointment.

Brigg Local Link: 01724 296 840

Barton Local Link: 01724 296 800

Crowle Local Link: 01724 296 850 - Wed 2.00 to 4.00

Scunthorpe CAB also operates a rural outreach service.

CAB Website: www.adviceguide.org.uk

Citizens Advice Bureau

Rural Communities Money Advice Project

This is a rural out reach project, which offers a free advisory service and help with money worries.

The service runs weekly and monthly sessions across North Lincolnshire. The monthly ones vary but weekly sessions are held regularly as listed below. Please contact for more details.

Monday	2.00 to 4.00	Epworth Library
Tuesday	10.00 to 12.00	Bottesford Civic Hall
Tuesday	3.00 to 5.00	Kirton Library
Thursday	10.00 to 12.00	Carlton Education, Barton
Thursday	2.00 to 4.00	Winterton Library

Contact: Jane

Address: Citizens Advice Bureau, Scunthorpe

Tel: 01724 878015

Mobile: 07510 573 986

Email: outreach@scunthorpe.cabnet.org.uk

Credit Union

Can offer budgeting advice, and basic debt advice. Emergency loans and member loans for small amounts may also be available.

Saving with a Credit Union could also help to rebuild a poor credit history.

Address: North Lincolnshire Credit Union Ltd, 162 High St,
Scunthorpe, DN15 6EH

Tel: 01724 868888

Email: north.lincs.cu@btconnect.com

Website: www.abcul.org/page/index.cfm

The Crosby Community Association ✨

The CCA provides a wide range of advice and support for the people of North Lincolnshire.

This includes form completion, welfare benefit advice, benefit maximisation, benefit advocacy, debt counselling including pro-rata offers to creditors and bankruptcy advice.

An outreach service is available to those who are elderly, suffer illness, disabled or live in rural areas.

The service is free.

Staff will refer to other agencies or solicitors for specialist advice where necessary.

The CCA is Community Legal Services accredited.

They have an open surgery every Monday afternoon from 1.30 to 4.00.

The CCA also hold outreach sessions at various locations in North Lincolnshire contact them for details.

Address: 105 – 107 Frodingham Rd, Scunthorpe, DN15 7JT

Open: Monday to Friday 9.00 to 5.00

Tel: 01724 330022

Fax: 01724 330025

Email: anne.m@crosbycom.org.uk or trish.@crosbycom.org.uk

Hetts Solicitors ★

Solicitors' firm offering legal help to the public.

Legal information or help at a court desk.

Specialist advice is available relating to debt and housing matters.

Hetts also offer a free first interview and free or low cost help if eligible. They have Community Legal Services funding for civil work.

They also administer and hold the contract in respect of the Housing Duty Solicitor Possession Scheme running in both the Scunthorpe and Grimsby Courts. This means that if you have to go to court because you are being evicted a solicitor is usually available at the court who can help you.

Address: 11 Wells Street, Scunthorpe, DN15 6HW

Fax: 01724 280004

Address: 35 Oswald Road, Scunthorpe, DN15 7PH

Fax: 01724 270279

Tel: Freephone 0800 328 8630 - evenings & weekends

Tel: 01724 843287

Website: www.hetts.co.uk

For more information about the CLS see www.clsdirect.org.uk

Housing Advice Team

The Housing Advice Team offer a range of advice and assistance relating to housing problems.

They can also provide basic budgeting advice.

If you are struggling to pay your rent or mortgage or are threatened with eviction contact HAT as soon as possible.

Referrals to specialist agencies can be made where appropriate.

Don't leave it too late!

You can call into one of the twice weekly drop-in sessions or if you prefer you can ring to speak to an adviser.

It would be best not to ring during a drop-in as there will be limited staff available to deal with telephone calls.

Drop-In: Tuesday 9.00 to 12.00 & Thursday 1.30 to 3.30

Address: 55-57 Oswald Rd, Scunthorpe, DN15 7PE

Tel: 01724 747654 - Monday, Tuesday & Thursday 8.30 to 5.00
Wednesday 1.30 to 5.00, Friday 8.30 to 4.30

Fax: 01724 747651

Email: housingadvice@northlincs.gov.uk

Humbercare

Humbercare provides floating tenancy support to vulnerable people within their own homes.

The support includes setting up and maintaining a new tenancy, maintaining an existing tenancy including help and advice with eviction issues, budgeting and debt advice, setting up utilities and payment plans, help to access other specialist services, help to secure funding through charitable grants etc.

Referrals are accepted from agencies and by self-referral.

Assessments are arranged within 2-3 weeks of receiving the referral. Emergency Assessments can be made in urgent cases. Referral forms are available from Humbercare.

Address: Humbercare Ltd., P.O.Box 201, Scunthorpe, DN16 3XR

Tel: 01724 276678

Fax: 01724 276865

Website: www.humbercare.org.uk

Jefferson Hobbs Ltd

This company offers debt counselling, debt adjustment or settlement, re-financing, negotiation and credit brokerage. They deal principally with homeowners but offer advice to all. A fee may be charged. It is normally possible to see an adviser immediately

Address: 10 Wharf Road, Crowle, DN17 4HS

Tel: 01724 710410

Sure Start

Sure Start provide an outreach service to their clients. Their clients are families with children under the age of 5 registered with any Sure Start Children's Centre in North Lincolnshire. They are based at Ashby Children's Centre.

Welfare Rights Department Tel: 01724 742513

Sure Start provide debt and budgeting advice which includes liaising with clients' creditors to make offers of repayment using the pro rata system.

They also provide advice regarding administration orders and bankruptcy, and Court attendance etc. In addition, Sure Start also carry out benefit checks and offer assistance with other Welfare Rights issues.

Website: www.surestart.gov.uk

There are several Childrens Centres across the area where families can get advice & support. See below.

Ashby Childrens Centre, Ashby Health Centre, Colum Lane, Scunthorpe Tel: 01724 742500

Barton Childrens Centre, Council Terrace, Castledyke West, Barton-upon-Humber Tel: 01652 637766

Brigg Childrens Centre, Atherton Way, Brigg Tel: 01652 652155

Crowle Childrens Centre, Manor Road, Crowle Tel: 01724 710312

Frodingham Childrens Centre, Rowland Road, Scunthorpe Tel: 01724 842408

Henderson Avenue Childrens Centre, Henderson Avenue, Scunthorpe Tel: 01724 407960 Ex 25

Little Goslings Childrens Centre, 160 Warwick Road, Scunthorpe Tel: 01724 850737

St Lukes Childrens Centre, Grange Lane North, Scunthorpe

Tel: 01724 844560

Westcliff Childrens Centre, Dryden Road, Scunthorpe

Tel: 01724 861602

West Street Childrens Centre, 7 West St, Scunthorpe

Tel: 01724 747263

Winterton Childrens Centre, West St, Winterton

Tel: 01724 732386

Symes Bains Broomer Solicitors

Solicitors' firm offering specialist advice relating to debt and legal help to the public.

They offer scheduling debts, pro-rata offers to creditors, advice and assistance on court proceedings, advice regarding bankruptcy and other assistance, and have staff who are members of the Institute of Money Advisers.

Symes Bains Broomer has Community Legal Services (CLS) accreditation and a contract to provide help to those on benefit and low income.

An interview can normally be arranged within 2-5 days of making contact. They also offer free initial interview if not eligible for Legal Services funding.

Address: 2 Park Square, Scunthorpe, DN15 6JH

Open: Monday to Friday 8.45 to 5.00

Tel: 01724 281616

Website: www.sbblaw.com

Email: info@sbblaw.com

For more information about the CLS see www.clsdirect.org.uk

Westcliffe Drop-In Centre

The drop-in centre offers advice and information on benefits and debt. Appointments will be needed to see the debt adviser.

An interview can normally be arranged within 1 or 2 days of making contact.

The adviser will refer clients to other agencies such as Housing Advice or solicitors where necessary.

Address: 56 St Albans Close, Scunthorpe, DN17 1QZ

Open: Monday to Thursday 9.00 to 4.00 & Friday 9.00 to 3.00

Tel: 01724 861565

Email: alanmedley@btconnect.com

National Agencies

Advice UK

AdviceUK is the UK's largest support network for free, independent advice centres.

AdviceUK does not provide advice to the general public but do offer the public details of advice agencies in their area.

Address: AdviceUK, 12th Floor New London Bridge House, 25
London Bridge St, London, SE1 9SG

Tel: National Enquiry: 020 7407 4070
London/Training: 020 7407 6611

Fax: National Enquiry: 020 7407 4071
London Region: 020 7407 6699

Email: National enquiries: general@adviceuk.org.uk
London enquiries: london@adviceuk.org.uk

Website: www.adviceuk.org.uk

Benefits Information

For information on benefits and tax credits that may be available contact the freephone Benefits Enquiry Line or log onto one of the websites below.

The websites (see over) offer a variety of tools, information and advice to work out possible entitlement along with contact details for specific benefits.

Tel: Freephone - 0800 882 200

Benefits Websites:

Direct Gov

www.directgov.gov.uk/en/MoneyTaxAndBenefits

Department of Work & Pensions

www.dwp.gov.uk

Jobcentre Plus

www.jobcentreplus.gov.uk

The Pension Service

www.thepensionservice.gov.uk

Tax Credits

www.taxcredits.inlandrevenue.gov.uk

Business Debtline

The helpline provides free, confidential and independent advice to businesses on how to deal with cashflow and or debt problems.

The Business Debtline website contains a lot of information to help a person find their way through debt problems.

Tel: Frephone - 0800 197 6026 - Monday to Friday 9.00 to 5.00

Website: www.bdl.org.uk

Consumer Credit Counselling Service

CCCS can provide free confidential advice and support. Whether you need immediate debt advice or more general budgeting advice.

Address: Consumer Credit Counselling Service, Wade House,
Merrion Centre, Leeds, LS2 8NG

Tel: Freephone - 0800 138 1111 - Monday to Friday 8.00 to 8.00

Email: contactus@cccs.co.uk

Website: www.cccs.co.uk

Energywatch

As the independent gas and electricity watchdog they aim to get the best deal for energy consumers.

This includes providing free and impartial advice - and even take up your cases of people being treated unfairly by their supplier.

Tel: 0800 074 0745 - Monday to Friday 8.00 to 8.00,
Weekend 9.00 to 5.00

Website: www.energywatch.org.uk

Financial Services Authority - FSA

The FSA cut out the jargon and give you just the facts about financial products and services.

Try their guide "Getting to grips with your Money" for help and advice of debt issues and budgeting

Website: www.moneymadeclear.fsa.gov.uk

National Debt Line

The helpline provides free confidential and independent advice on how to deal with debt problems.

Address: National Debtline, Tricorn House, 51-53 Hagley Road, Edgbaston, Birmingham, B16 8TP

Tel: Freephone - 0808 808 4000 - Monday to Friday 9.00 to 9.00
Saturday 9.30 to 1.00 - 24-hour voicemail

Fax: 0121 410 6230

Website: www.nationaldebtline.co.uk

Email: see website for email contact form

Payplan

They have expertise in offering a full range of debt solutions which can be tailored to suit your personal circumstances.

They listen, advise, inform and guide. Payplan provides free debt advice to anyone facing money problems and to support them towards taking control of their situation.

Address: Payplan Ltd, Kempton House, Dysart Road, Grantham, Lincolnshire, NG31 7LE

Tel: Freephone - 0800 917 7823 - Monday to Friday 8.00 to 9.00
Saturday 9.00 to 3.00

Website: www.payplan.com

Email: see website for email contact form

If you are a Housing Association tenant your Housing Association may also have an adviser or support officer who could help if you are having debt problems.

Are you a member of a Trade Union?

If so your Union will probably have an adviser who could help if you are difficulties managing your money or are in debt.

Note

North Lincolnshire Council does not endorse or recommend any of the agencies listed in this Directory and cannot be held responsible for advice or services provided by any of these agencies or the outcomes of any actions undertaken by a client as a result.

Whilst the Council uses reasonable efforts to ensure that the information contained in this Directory is as up to date and comprehensive as possible, please be aware that agencies may no longer be providing advice or may have changed contact details

If you are a firm or organisation providing advice on budgeting and debt matters and you would like your details to be added to this directory, please contact Anita or Julie on 01724 747655/8

No English?

For information please call:

08000 193530 (Arabic) للحصول على المزيد من المعلومات اتصل بـ:

তথ্যগুলি বাংলায় জানতে হলে এই নম্বরে ফোন করুন: 08000 193531 (Bengali)

欲知粵語版的資訊，請致電：08000 193532 (Cantonese)

हिन्दी में जानकारी के लिये 08000 193533 पर फोन करें (Hindi)

بۆ زانیاری به کوردی سۆرانی تەلەفۆن بە ژمارە 08000 193537 بکە.
(Kurdish Sorani)

Para mais informação em português contacte-nos através do
telefone 08000 193538 (Portuguese)

ਪੰਜਾਬੀ ਵਿਚ ਸਾਹੁਕਾਰੀ ਲਈ 08000 193539 'ਤੇ ਫੋਨ ਕਰੋ (Punjabi)

“Warbixinta oo af Soomaali ah wac 08000 193540” (Somali)

08000 193541 (Urdu) اردو میں انفارمیشن کے لیے اس ٹیلیفون نمبر پر رابطہ فرمائیں۔

Nie mówisz po angielsku? Po informacji zadzwoń pod
numer 08000 195587 (Polish)

**Не знаете английский? Для информации
звоните 08000 195586 (Russian)**

**For information in large print, audio, Braille or to request
a signer to speak to us please contact 01724 296296**