

You should allow an hour to talk to us as there is a lot of information we need to gather. The main aim is to stop debts getting any worse and to make sure you have enough money to live on. The adviser will discuss with you the best course of action for you.



Follow up

The adviser will send a letter setting out what was discussed and recommending the next steps. You may be asked to send in documents to confirm your income and any debts owed. We'll copy and return your documents at once and do the things we said we would do. We will contact you again to discuss progress with the actions we have taken on your behalf and any action that you agreed to take. We will support you until the issues are resolved.

Confidentiality

Everything that you discuss with us is confidential. We will not pass information to anyone else, unless you agree to this and it is necessary to resolve the problems, for example sharing a statement of your incomings and outgoings with creditors. Where this is necessary we will ask for your permission first.

Complaints procedure

If you have a complaint about any aspect of our service you should contact the Advice Supervisor who will investigate and reply to you within 20 days. If your complaint is not resolved it will then be reviewed by a Trustee. A further review will be made by the Chair of the Trustee Board if still unresolved and you will receive a final written response.

Contact us:

For more information you can contact us:

By phone on 01323 635999

By email at info@moneyadviceplus.com

Or visit our website at www.moneyadviceplus.com

Money Advice Plus Registered Office:

18 Hyde Gardens
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Registered in England No. 3258421

Charity No. 1059127

Community
Legal Service



helping you make
money and debt
manageable



Need some help with money problems?

**We give advice by phone
- it's independent, confidential and free**



- Need some help with managing your money?
- Finding it hard to budget for the bills that need to be paid?
- Got debts mounting and don't know what to do?
- Is money causing you stress and ill health?

If you can answer yes to any of these questions then it's time you got the help you need. The most important thing is to contact those you owe money to as soon as possible and arrange to repay the debt. Ignoring letters and demands for money will only make matters worse.

We are a charity that's been delivering expert advice by phone for 15 years to people who need help with money and debt problems. Our service is completely free.

We can advise and support you with:

- Making affordable offers to pay essential bills like rent, mortgage and council tax arrears, utility payments, fines and repossession
- Dealing with other debts like loan repayments, catalogues, high interest loans, store or credit cards, bank overdrafts
- Checking if you can claim welfare and housing/council tax benefits and tax credits
- General advice about money such as bank accounts, borrowing, saving, insurance, saving money on bills
- Applying for grant and trust funds to help reduce debts

If you are reading this leaflet we have probably been asked to get in touch with you by an organisation we are working with. This could be, for example, your landlord, local council or fuel/water provider.

Our trained money advisers work to quality standards and can help you by

- Making the most of your income by checking benefits and tax credits
- Drawing up a realistic budget and helping you plan for future expenses
- Working out affordable repayments to offer to repay debts
- Contacting creditors you owe money to on your behalf
- Giving you impartial advice about your options

What to expect

Getting in touch

We will phone you as soon as we are asked to get in touch. We will tell you more about our services and book an appointment for you with a trained money adviser. The advice is by phone so you don't have to go anywhere. You can talk to us in confidence.



Appointment

Make a note of the date of your appointment as missing it will delay you getting the help you need and you may need to rebook. Please prepare for the appointment by gathering information beforehand about the money you have coming in and your spending. Include things like bills, letters, demands for payment, proof of wages or benefits. We will ask you about the amount of any debts you owe and who they are owed to.