



If you are experiencing severe financial difficulties it may be useful for you to consult one of the UK's free and independent money advice agencies:

**CCCS**

[www.cccs.co.uk](http://www.cccs.co.uk)

**Payplan**

[www.payplan.com](http://www.payplan.com)

**Citizens Advice Bureau**

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**National Debtline**

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

**Help the Aged**

[www.ageuk.org.uk](http://www.ageuk.org.uk)

**Money Advice Trust**

[www.moneyadvicetrust.org](http://www.moneyadvicetrust.org)

**Christians Against Poverty**

[www.capuk.org](http://www.capuk.org)

**Shelter**

[www.shelter.org.uk](http://www.shelter.org.uk)