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website:

<http://www.communityfirst.org.uk/credit-union.htm>

### North Wiltshire

Phone: 07799 735116

### West Wiltshire

Phone: 01225 708315

### Swindon

Phone: 01793 522202

### Other useful websites

#### The Insolvency Service

<http://www.insolvency.gov.uk>

#### Her Majesty's Courts Service

<http://www.hmcourts-service.gov.uk>

#### Financial Services Authority (FSA)

<http://www.fsa.gov.uk/consumer>

Please ask for help soon!

If you would like to have any part of this document explained or translated, or in a different format such as in larger print or on audio tape, please contact Westlea on 01249 465465 to discuss your needs.



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# Money worries?



What to do if you are struggling to pay the rent and other bills



## Are you struggling to pay your rent and all your other bills?

Please don't let the situation get out of hand – take control and ask for help straight away. The sooner you do this, the easier it is to sort things out, but it is never too late. You can get help from:

- our customer account officers and advisors;
- the North Wiltshire Citizens Advice Project Worker; and
- other advice and support agencies.

## Our customer account officers and advisors

We can give you money advice and help you identify the debts you should pay off first. We can help you work out your income and outgoings and work out arrangements with the people that you owe money to.

## North Wiltshire Citizens Advice Project Worker

We have set up a scheme with North Wiltshire citizens advice bureau, so that you will be treated as a priority when you ask them for help. A project worker will help you claim all the benefits you are entitled to and manage your debt problems. This is a confidential service and the project worker will not give anyone, including us, information about you without first getting your permission.

You should contact the project worker, at the following address, to make an appointment.

Westlea project worker  
North Wiltshire Citizens Advice  
3 Avon Reach  
Monkton Hill  
Chippenham  
SN15 1EE  
Phone: 01249 445115 (extension 4)  
E-mail: [westlea@northwiltscab.org.uk](mailto:westlea@northwiltscab.org.uk)  
Main phone number (for any other advice):  
0845 1203707 or 01249 443054 (minicom)

The contact details for the other local citizens advice bureaux are as follows:

### West Wiltshire

1 Mill Street  
Trowbridge  
Wiltshire  
BA14 8BE  
Phone: 0845 120 3737

### Swindon

Faringdon House  
1 Faringdon Road  
Swindon  
SN1 5AR  
Phone: 0845 050 5155

The national Citizens Advice website address is <http://www.citizensadvice.org.uk>.

## Other advice and support agencies

If you are struggling to pay the rent and other debts, there are many other organisations who can help you.

### National Debtline

Tricorn House  
51–53 Hagley Road  
Edgbaston  
Birmingham  
B16 8TP  
Freephone: 0808 808 4000

#### Opening hours:

Monday to Friday: 9am to 9pm  
Saturday: 9.30am to 1pm  
(There is a 24-hour voicemail service and you can leave a message to ask for an information pack.) Website:

<http://www.nationaldebtline.co.uk>

### Consumer Credit Counselling Service

Wade House  
Merrion Centre  
Leeds  
LS2 8NG  
Phone: 0800 138 1111  
Website: <http://www.cccs.co.uk/>

### Credit unions

Credit unions can help you manage your money and make it go further.

For more information, call one of the local credit unions or look at the following ➤