



Manchester

Debt Advice Service

More people than ever before are getting into debt.

It is often linked with redundancy, unemployment, separation, sickness etc.

Anyone can find themselves in debt.

Whether you have one small debt or many larger debts, we can help you deal with the situation and sort things out.

Our Advice is

- ✓ **Free**
- ✓ **Confidential**
- ✓ **Independent**

What we can do for you . . .

- Assess your financial situation, check your benefit entitlement and give budgeting advice if needed.
- Help you to deal with any emergencies, like bailiff action, the threat of disconnection or eviction, court hearings or other issues needing urgent attention.
- Advise you which payments to prioritise and help you to deal with priority debts such as arrears of rent, mortgage, council tax or fuel.
- Advise you on whether you are liable for the debts and help you challenge liability where appropriate.
- Assist you in responding to court claims and in applying to court where necessary.
- Having assessed your level of income, your assets and your general circumstances, we will explain all the options available for dealing with your debts.
- We will keep you informed and updated as your case progresses.
- If it is appropriate to refer your case to another agency, we will advise of this as soon as possible.

What we need from you . . .

You need to provide full details of:

- ✓ Your income (e.g. all benefits and wages)
- ✓ Your basic bills (council tax, water etc.)
- ✓ Your debts (letters and notices etc.)
- ✓ Your recent bank statements
- ✓ Any court papers you have received

Tell us immediately

if your circumstances change, like your income or family situation, so we can continue to advise you correctly.

Notify us

of important letters or phone calls you get. Your adviser will tell you which are important.

Take any action we ask you to

promptly and follow the advice given about making payments.

Don't make separate payment agreements

with creditors or take out any more credit without talking to us about it first.

About your information

With your consent, we need to store information about you securely on your case file.

For legal reasons, we will keep your file for 6 years before destroying it.

Our funder, The Money Advice Service, may ask to see your file to check the quality of our work.

Let us know if you don't want your file checked.

This will not affect the advice and help we give you.

Complaints

Citizens Advice Manchester is authorised and regulated by the Financial Conduct Authority (FRN617659) to give debt advice. If you are not happy with the service or the advice you receive, you have the right to complain.

Full details of our complaints policy can be found at www.citizensadvice.org.uk/about-us/contact-us/complaints.

If we are not able to resolve your complaint, you can ask the Financial Ombudsman Service to investigate for you.

Details of the Financial Ombudsman Service can be found at www.financial-ombudsman.org.uk

Your case

Your caseworker will carry out all the necessary work on your case. You will be given the direct telephone number of your caseworker for ease of contact.