

Free debt management/housing advice organisations 2024

Ofcom information: 0800 and 0808: Freephone. Calls are free of charge from all consumer landlines and mobile phones. If you are calling from a business phone, you should check with your provider whether there will be a charge for calling 0800 or 0808.

Click name to access website	Contact Details	Further Information
Gov.uk - How you can deal with your debts		Find out what help you can get to manage your debts. You do not have to give any personal information or financial details.
Gov.uk - Get free debt advice		Get free, confidential and independent advice on dealing with debt problems. This list covers UK-wide organisations and ones based in England and Wales. Find debt advice in Scotland HERE Find debt advice in Northern Ireland HERE
National Debtline	0808 808 4000 Digital Advice Tool HERE Live Webchat HERE	Calls and Webchat: Monday to Friday 9am-8pm and Saturday 9.30am-1pm. Digital Advice: 24 hours a day, 365 days a year If you're not sure what they will need from you when you call, take a look at their Getting ready for advice fact sheet HERE
Money Helper	0800 138 7777 (English) 0800 138 0555 (Welsh) Live Webchat HERE Typetalk: 18001 0800 915 4622	Free, impartial guidance that's backed by government and recommendations for further, trusted support if needed. Calls and Webchat: Monday to Friday 8am to 6pm Typetalk calls are free. You can use Relay UK with an app or a textphone. There's no extra charge to use it. Relay UK HERE

Step Change	0800 138 1111 Online service HERE	Calls: Monday to Friday 8am to 8pm and Saturday 9am to 2pm Online service: 24 hours a day, 365 days a year
Citizens Advice Bureau	0800 240 4420 Live Webchat HERE Typetalk: 18001 0800 240 4420	Calls and Webchat: Monday to Friday 9.30am to 8pm and Saturday 9.30am to 1pm Typetalk calls are free. You can use Relay UK with an app or a textphone. There's no extra charge to use it. Relay UK HERE
PayPlan	0800 316 1833 Online service HERE	Calls and online: Monday to Friday 8am to 8pm and Saturday 9am to 3pm
Gov.uk - Local Housing Authority	For matters affecting your housing: Find your local council and their website	
Shelter - England	0808 800 4444 (Urgent) Webchat HERE Relay UK	Calls and Webchat: Monday to Friday 8am to 6pm (Closed Bank Holidays)
Shelter - Scotland	0808 800 4444 (Urgent) Webchat HERE	Calls: Monday to Friday 9am to 5pm (Closed Bank Holidays) Webchat: Monday to Friday 9am to 4pm (Closed Bank Holidays)
Shelter - Wales	08000 495 495 (Urgent) Webchat HERE	Calls and Webchat: Monday to Friday 9am to 4pm (Closed Bank Holidays)
Housing advice – Northern Ireland	028 9024 5640 Webchat HERE	Calls and Webchat: Monday to Friday 9.30am to 4.30pm (Closed Bank Holidays)

You should be aware there are other companies that charge a fee for managing your debts.
It is your responsibility to check the fees that may be charged **before** asking these companies to act on your behalf.