

Free debt management/housing advice organisations 2026

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	
Money Helper	0800 011 3797 (UK) +44 (0)20 7932 5780 (from outside of UK) Webchat and WhatsApp HERE Email Contact Form HERE Typetalk/Relay: 18001 0800 915 4622 Relay UK HERE BSL HERE Alternative Language 0800 011 3797	Free, impartial guidance that's backed by government and recommendations for further, trusted support if needed. Webchat and WhastsApp: Monday to Friday 9am-5pm Email: Reply in 3 working days Typetalk calls are free. You can use Relay UK with an app or a textphone. There's no extra charge to use it. Monday to Friday 8am-6pm InterpretersLive service available Call this number and Money Helper will assist in finding an interpreter

Step Change	<p>0800 138 1111</p> <p>Online service HERE</p>	<p>Calls: Monday to Friday 8am to 8pm and Saturday 9am to 2pm</p> <p>Online service: 24 hours a day, 365 days a year</p>
National Debtline	<p>0808 808 4000</p> <p>Digital Advice Tool HERE</p> <p>Live Webchat HERE</p>	<p>Calls and Webchat: Monday to Friday 9am-8pm and Saturday 9.30am-1pm.</p> <p>Digital Advice: 24 hours a day, 365 days a year</p> <p>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</p>
Citizens Advice Bureau	<p>0800 240 4420</p> <p>Live Webchat HERE</p> <p>Typetalk: 18001 0800 240 4420</p> <p>Relay UK HERE</p>	<p>Calls and Webchat: Monday to Friday 9.30am to 8pm and Saturday 9.30am to 1pm. Calls are free from mobiles and landlines.</p> <p>Webchat: Monday to Friday 9am to 8pm and Saturday 9.30am to 1pm</p> <p>Typetalk calls are free.</p> <p>You can use Relay UK with an app or a textphone. There's no extra charge to use it.</p>
PayPlan	<p>0800 316 1833</p> <p>Online service HERE</p> <p>BSL HERE</p>	<p>Calls and online: Monday to Friday 8am to 8pm and Saturday 9am to 3pm</p>
Gov.uk - Local Housing Authority	<p>For matters affecting your housing: Find your local council and their website</p>	
Shelter - England	<p>0808 800 4444 (Urgent)</p> <p>Webchat HERE</p> <p>Relay UK</p>	<p>Calls and Webchat: Monday to Friday 8am to 6pm (Closed Bank Holidays)</p>
Shelter - Scotland	<p>0808 800 4444 (Urgent)</p> <p>Webchat HERE</p>	<p>Calls: Monday to Friday 9am to 5pm (Closed Bank Holidays)</p> <p>Webchat: Monday to Friday 9am to 4pm (Closed Bank Holidays)</p>

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 Online Form HERE	Calls and Webchat: Monday to Friday 9.30am to 4.30pm (Closed Bank Holidays) Online Form: Reply in 3 working days

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.