

PCU RESOURCES

Free debt advice

The organisations listed provided free, impartial advice to people who are struggling with debt. Members should steer clear of commercial agencies that charge a fee or take commission, often for poor quality debt relief services.

National Debtline

Phone: 0808 808 4000. Lines open Monday to Friday, 9am-8pm, and Saturdays, 9.30am-1pm.

Web chat and online advice:
<https://nationaldebtline.org/>

Step Change Debt Charity

Phone: 0800 138 1111

Online advice: <https://www.stepchange.org/>

Citizens Advice Bureau

Debt Helpline: 0800 240 4420. Lines open 9am to 5pm, Monday to Friday.

Relay: If you can't hear or speak on the phone, you can use the Relay service to type what you want to say: tap in 18001 then 0800 240 4420.

Web chat (8am to 7pm, Monday to Friday) **and online advice:** <https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/>

Payplan

Phone: 0800 280 2816. Lines open Monday to Friday, 8am-8pm, Saturday, 9am-3pm.

Online advice: <https://www.payplan.com/debt-info/free-debt-advice-providers/>

Debt Advice Foundation

Phone: 0800 043 40 50. Lines open Monday to Friday, 8am to 6pm.

Online advice:
<https://www.debtadvicefoundation.org/>



Business Debtline

(Linked to National Debtline)

Phone: 0800 197 6026. Lines open Monday to Friday, 9am-5pm.

Web chat and online advice:
<https://www.businessdebtline.org/>