

# 'Debts and Gambling' Lincolnshire Support Services

\*It's important to remember that a debt adviser who works for any debt support service will never judge you or make you feel bad about your situation. They want to help and are always happy to talk to you as they want to assist you in finding ways to manage and deal with your debts.

#### **Debt Help and Support Services Available Locally**

(General contact methods: face to face, website, phone)

#### PayPlan - Grantham NG31 0EA

PayPlan provide free, unconditional, advice and support to anyone who needs it. Working to each persons' needs and help them find freedom from debt and hope for the future. Whilst they have grown a lot since their creation as a family-owned company in 1992, their mission has remained the same to help people become debt-free through clear, honest advice and debt solutions that work. They will then collaborate with you to find out how much money you have coming in and how much you are spending. From here, they will then contact your creditors (if appropriate and only with your permission) and negotiate a way forward. Working together, they will support you until you are debt free, however long that takes. You can contact PayPlan and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website at www.payplan.com/contact-payplan/ Fill in the form with your details and one of their advisers will call you back.
- By Freephone (including all mobiles) on 0800 280 2816



### Christians Against Poverty (CAP) Debt Centre – Lincoln LN5 8PY

Churches across the UK are committed to tackling the causes of poverty in their local area by partnering with CAP and providing free debt help and community groups. Each client is also offered the support of a befriender, of which there are 12 at present, who provides encouragement for the client on their journey towards becoming debt free as well as providing social support.

You can contact Christians Against Poverty and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website at Lincolnshire Methodist District Christians Against Poverty
- By Phone on 01522 370 126 or CAP 0800 328 0006
- By email at marcusharborne@capuk.org
- By filling out the contact form CAP UK | Contact us found on the website

### Money and Pensions Service | Money Advice & Planning – Horncastle LN9 5HP

We help people – particularly those most in need – to improve their financial wellbeing and build a better, more confident future. Working collaboratively across the UK, we make sure customers can access high-quality money and pensions guidance and debt advice throughout their lives, how and when they need it. You can contact Money Advice & Planning and speak directly to an advisor using any of the following methods to commence debt assistance:

By visiting their website at The Money and Pensions Service | Building financial wellbeing

- By Phone on 01507 525 304
- Help for everyone and free to use 0800 138 7777



## Notts & Lincs CREDIT UNION | Lincoln Branch LNI IDD

Credit Unions are local, member-owned, not-for-profit financial cooperatives operated on the principle of people helping people. Credit unions have been helping people in the UK for over 50 years and over 1.4 million UK residents currently have a credit union account, with over 270 million members worldwide! Speaking to a trained and experienced debt adviser about your situation can help you see what the best decision for you might be based at:

- Lincoln Branch Tuesday to Thursday 10:00am to 2:00pm
- Mansfield Branch Tuesday, Thursday & Friday 9:30am to 2:30pm
- Nottingham Branch Monday, Wednesday & Friday 10:00am to 2:00pm

These accounts are designed to promote responsible lending and credit unions do not lend more than you can afford to repay. You can contact Credit Union and speak directly to an advisor using any of the following methods to help to take back control of your debts:

- By visiting their website at Contact Us | Notts and Lincs Credit Union (nottsandlincscu.co.uk)
- You can email us at any time info@nottsandlincscu.co.uk
- Main Phone Line 0300 0040842 Monday to Friday 10:00am to 3:00pm





#### StepChange – Leeds LS2 8ER

We offer free, flexible debt advice that is based on a comprehensive assessment of your situation. We'll then provide practical help and support for however long it's needed. No matter how large or small your debt problem is, we can help. When you come to us for debt help, we'll look at your financial situation, give you expert advice and recommend debt solutions to suit your situation. Our online debt advice service is available 24 hours a day 7 days a week, at a time that suits you. If you'd prefer to speak to someone, you can call our debt advice helpline.

You can contact StepChange and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website at StepChange Debt Charity Free Expert Debt Advice.
- By phone on 0800 138 1111 Monday to Friday 8am to 8pm and Saturday 8am to 4pm
- Write to us StepChange, Debt Charity, 123 Albion Street, Leeds, LS2 8ER

### Illegal Money Lending Team – England | Based in BI IBB

The Illegal Money Lending Team is here to help. If you have any information, however small, on loan shark activities we can help. Our team is national, so although we are based in Birmingham, we cover and investigate illegal money lenders across the whole of England. If you, or anyone you know, is experiencing any of the above or has any

knowledge of loan shark activities then contact our team in confidence.

You can contact Illegal Money Lending Team and speak directly to an advisor using any of the following methods:

- By visiting their website at England Illegal Money Lending Team (ipwm.org.uk)
- By phone on 0300 555 2222 (we can be contacted 24 hours a day seven days a week)
- By email at reportaloanshark@stoploansharks.gov.uk or by text to: loan(space)shark(space) + your message to 60003
- You can also find out more about our work by visiting www.facebook.com/stoploansharksproject.



## City of Lincoln Council Money, Welfare and Benefits Lincoln LNI IDD

City of Lincoln Council Financial Advice offer free, confidential debt advice, support, and assistance. They can help resolve any emergency issues such as bailiffs, they advocate on your behalf by contacting your creditors to make repayment arrangements, they will complete a financial statement to assess your options and provide budgeting advice where appropriate, as well as providing you with advice to help you decide on the best long-term options to resolve your debt problems. You can contact Lincoln City Council FA and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website at www.lincoln.gov.uk/benefits/benefits-money-advice/l
- Welfare Team request help and advice by filling in our online form
- By phone on 01522 881 188

### Citizens Advice Lincoln LNI IDD & District | RAF Waddington LN5 9NB

Citizens Advice offer a debt service that is free, confidential, and open to everyone in the community. Their debt advisers give free advice and support on a wide range of debt related issues.

The area addresses can be found on the left-hand side and then by clicking the area you will get the location of the office, address and opening times. For RAF personnel and their families living on or off camp appointments are available between 9.30am – 1.00pm. Clients can be referred to the main Bureau in Beaumont Fee, Lincoln, with an appointment if specialist debt, employment or benefit advice is required. You can contact Citizens Advice Lincoln & District and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website at Local Citizens Advice details Citizens Advice
- Adviceline: 0808 278 7940 9am to 5pm, Monday to Friday
- By completing the enquiry form found on Money advice referrals -Citizens Advice Lincoln
- Chat online about debt: Chat with us online about debt Citizens Advice



## Citizens Advice – Mid Lincolnshire | Boston PE21 8QR, Sleaford NG34 7TW, North Hykeham LN6 9AX

Our Money Advice Team is made up of two Money Advisors who provide debt and money advice and support across Boston, Sleaford, North Hykeham, and their rural communities. We give free, impartial, and confidential Money Advice. We will look at your debts in detail and explore all appropriate options. We can then help you to put your chosen plan into action. We'll try to help you solve your problem or make good progress towards it offering support with managing our budget. You can contact Citizens Advice Lincoln & District and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website at Get Advice | Citizens Advice Mid Lincolnshire (camidlincs.org.uk)
- Money advice helpline: 0808 278 7942 Monday to Friday, 10am to 4pm.
  Calls are free to this number.
- Opening Times: (Boston Tuesday & Thursday 9:30 to 12:30)
  (Sleaford Monday & Wednesday 9:30 to 12:30) (North Hykeham TBC)
- Addresses: Boston (Municipal Buildings, West Street, Boston, PE21 8QR)
  Sleaford (Moneys Yard, Carre Street, Sleaford, NG34 7TW) North Hykeham (OneNK, Moor Lane, North Hykeham, Lincoln, LN6 9AX)
- Debt Advice https://camidlincs.org.uk/debt-advice/
- By email at debtadmin@citizensadvicemidlincs.org.uk





#### **Citizens Advice – South Lincolnshire**

We provide free, confidential, and impartial advice and campaign on big issues affecting people's lives. Our goal is to help everyone find a way forward, whatever problem they face. We are part of the Citizens Advice network across England and Wales. The area addresses can be found on the left-hand side and then by clicking the area you will get the location of the office, address and opening times. You can contact Citizens Advice South Lincolnshire and speak directly to an advisor using any of the following methods.

- By visiting their website at https://www.citizensadvicesouthlincs.org.uk/bourne/
- Addresses: Grantham, Spalding, Stamford, Bourne, Deeping St James, Holbeach, Long Sutton, Sutton Bridge.
- Contact Adviceline: 0808 278 7996 Freephone or Webchat and email.
- Opening Times: Chat's usually available 9am to 5pm, Monday to Friday. It's not available on public holidays.

### Citizens Advice – North-East Lincolnshire | Grimsby DN31 1HN, Cleethorpes DN35 8LG, Immingham DN40 1QF

We provide free, confidential, and impartial advice and campaign on big issues affecting people's lives. People come to us with all sorts of issues. You may have money debts, benefit, housing, or employment problems. You may be facing a crisis, or just considering your options. The area addresses can be found on the left-hand side and then by clicking the area you will get the location of the office, address and opening times. You can contact Citizens Advice North-East Lincolnshire and speak directly to an advisor using any of the following methods.

- By visiting their website at Contact us Citizens Advice North East Lincolnshire
- Addresses: Grimsby, Cleethorpes, Immingham
- Contact Adviceline: 0808 2505 701 Freephone
- By email at info@advicenel.org.uk