

INFORMATION TO SUPPORT A 'GAMBLERS' ON GOING RECOVERY

DEBTS AND GAMBLING - NATIONAL 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 NATIONALLY (General contact methods: websites, online webchats, email and phone)

Money Helper Service (formerly Money Advice Service)

The Money Helper Service is a service that provides free information about available debt services, management and guidance.

You can make contact with the Money Helper Service and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website at www.moneyhelper.org.uk
- live via web chat on their website
- live on WhatsApp - Add +44 77 0134 2744 to your WhatsApp and send them a message
- By phone on 0800 138 7777
- By completing their online enquiry form, where they will aim to respond within 2 working days.

The Money Helper website also has some useful tools available to help with debt:

- Budget Planner Tool - This free Budget Planner puts you in control of your household spending and analyses your results to help you take control of your money.
- Couch to Financial Fitness - Try their free and flexible ten-week plan to help you build your confidence to manage and control your money.
Develop core saving muscles, and create better habits for a long-term cash confident future.

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Money Adviser Network

The Money Adviser Network offers free callback telephone debt advice which is backed by Money Helper. They will understand your financial situation and will be able to provide you with a full assessment based on the information you give to them. They will then Create a personalised budget plan for you which allows you to pay off your debts while keeping up with essential bills and living costs. The debt adviser service will then be able work out which debt solution is right for you and they will then draw up a practical action plan. You can make contact with the Money Advisor Network and speak directly to an advisor to commence debt assistance:

- By visiting their website at www.adviser.moneyhelper.org.uk, clicking on the 'get debt advice' button and filling out their callback form.

National Debtline

National Debtline is a charity and they give free and independent debt advice over the phone and online.

They will talk you through options and give clear advice on how to take back control.

You can make contact with the National Debtline service and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website www.nationaldebtline.org
- Live via webchat on their website
- By phone on 0808 808 4000

National Debtline also offer free debt advice through their useful digital advice tool, web guides, fact sheets and sample letters; which can all be found on their homepage and website.

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PayPlan

PayPlan offer free, simple and impartial advice on all the different debt solutions that are out there so you've got a clear idea of what your options are, and how each one could help you. They can set up a debt solution that fixes your situation, lowers your repayments and gives you the chance to move forward with your life the way it should be: without debt being part of future. Additionally, you can just contact them for advice about how best to deal with your debts, then take some time to decide what you want to do next.

You can make contact with the PayPlan service and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website at www.payplan.com
- Live via webchat on their website
- By Phone on 0800 280 2816

PayPlan also offer a free online debt solution tool called PlanFinder, which is the blue box form found on their website and this can give you a personalised debt solution in as little as 15 minutes.

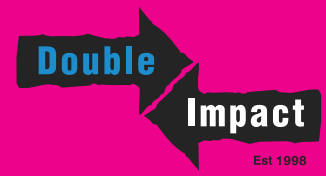
StepChange Debt Charity

StepChange offer free, confidential and expert debt advice and money guidance. They can recommend the best practical solution or service to help you deal with your debts. They can then support you while you deal with your money worries, for as long as you need their help.

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

- By visiting their website at www.stepchange.org
- Live via webchat on their website
- By phone on 0800 138 1111

StepChange also have a useful online debt advice tool, which allows you to create a budget and get a personal action plan with practical next steps. As well they have useful debt calculators and budget templates, all of which can be found on their website.



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Financial Wellness Group

The Financial Wellness Group provides free advice and solutions for people struggling with money, debt and budgeting. They provide personalised and tailored support to help you take the simple steps needed to improve your money management skills and knowledge. From budgeting help, to money-saving tips and solutions that could make your borrowing more manageable.

You can make contact with the Financial Wellness Group and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website at www.financialwellnessgroup.co.uk
- By phone on 0161 518 8285
- By email at contactus@financialwellnessgroup.co.uk

Debt Advice Foundation

The Debt Advice Foundation is a national debt advice and education charity offering free, confidential support and advice to anyone worried about debt, loans and credit.

You can make contact with the Debt Advice Foundation and speak directly to an advisor using any of the following methods to commence debt assistance:

- By visiting their website at www.debtadvicefoundation.org
- By phone on 0800 622 61 51
- By filling out their Helpline Callback form found on their website

The Debt Advice Foundation also offer useful tools and calculators such as their personal debt analyser and budget planner.