



Don't let it get to this

Debt Advice

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If you have unpaid Rent, Council Tax, Utility bills or Loans and don't know who to turn to, don't let debt beat you, get help today – call Saffron Housing on 01508 532000 and speak to your Area Housing Officer. We can point you in the right direction.

Saffron can refer you for **free** debt advice with specialist Debt Advice and Support Agencies or if you prefer you can refer yourself by contacting the organisations directly.

Debt Advice and Support Agencies

National Debt Advice Line

☎ **0808 808 4000** www.nationaldebtline.co.uk

Citizens' Advice Bureaux

☎ **01603 765783** www.ncab.org.uk

Stonham Home Stay

☎ **08451 550390** www.stonhamhomestay.org.uk

South Norfolk Council (Welfare Rights and Debt Advice)

☎ **01508 533617** www.south-norfolk.gov.uk

Consumer Credit Counselling

☎ **0800 138 1111** www.cccs.co.uk

Credit Action

☎ **020 7436 9937** www.creditaction.org.uk

Now Let's talk money

☎ **0800 012 1656** www.nowletstalkmoney.com

These agencies can also offer advice and support on many other issues, such as:

- Reduced income
- Loss/change of benefits
- Sickness
- Unemployment
- Irregular income
- Relationship breakdown
- Changes to your household
- Maternity leave
- Retirement
- Gambling

Get a proper savings or bank account! ...ditch the door step lenders and loan sharks

Norfolk Credit Union – saving for tomorrow or need a loan?

What is it?

It is a financial co-operative that is owned and democratically controlled by its members and run solely for the benefit of its members. Members save with the credit union and then take out loans if they wish. Interest rates are very competitive for small loans. It costs £1.00 to join and is run locally from Long Stratton, Wymondham, Loddon, Harleston and Diss.

For more information contact:

Norfolk Credit Union Ltd

Tel: 01508 533842

Email: info@norfolkcu.co.uk

www.norfolkcu.co.uk

Basic Bank Accounts

Did you know that you can save money on your Gas, Electricity and other bills by paying by Standing Order or Direct Debit?

Contact your local Bank/Building Society and they may be able to help you, even if you have been made bankrupt, have a poor credit rating or have a County Court Judgment against you.

To get information and advice about basic bank accounts you can contact the Financial Services Authority and request the leaflet "No selling. No jargon. Just the facts about basic bank accounts".

To get more information contact:

Financial Services Authority (FSA)

Consumer Helpline: ☎ **0845 606 1234**

Minicom/Textphone: ☎ **08457 300 104**

www.moneymadeclear.fsa.gov.uk

Get SMART!

Do you have problems with English and Maths? Norfolk County Council offer Adult Education courses in both subjects, it's never too late to learn and improving your skills will give you the ability to get a better deal.

To get more information contact:

Norfolk Adult Education

General Enquiries: ☎ **01603 306556**

Email: skillsforlifeadmin@norfolk.gov.uk

www.norfolk.gov.uk/adulteducation

**If you need this leaflet in an alternative format
(large print, audio tape/CD or Braille)
or require translation into another language
please contact Saffron on:**

01508 532000

Minicom: 01508 532086

Email: info@saffronhousing.co.uk



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Telephone: 01508 532000

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Website: www.saffronhousing.co.uk