



Debt Management Referral Organisations

Debt management is a regulated area of finance, and as such ACS is unable to provide advice on this subject. Here are some organisations that you may wish to contact for further information and support.

Citizens Advice Bureau

In Person

By appointment only

Address: Delamere House, Chester Street, Crewe, CW1 2BE

0808 812 6186 and choose option 3.

National Debt Line

https://nationaldebtline.org/freedebtadvice/?gad_source=1&gad_campaignid=22365577356&gbraid=0AAAAA9mQY7wQxfkSzjm4W5C3HjBMoHdZV&gclid=EAlaIQobChMiz8-6gObDjgMV65VQBh1tNSolEAAYAAEgI-FPD_BwE

0808 808 4000

National Debt Line is part of the Money Advice Trust. [Money Advice Trust](#)

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[Dealing with bailiffs >](#)

[Dealing with creditors >](#)

[Credit score problems >](#)

[Court action >](#)

[Cost of living >](#)

We never judge and have a range of ways we can help

Our specialist advisers are trained to help people with extra support needs. Telling us about anything that makes it hard for you to manage your money helps us give you the best advice. Telling us about needing extra support is a really positive step. Here are some of the ways we can provide you with extra support:

Citizens Advice casework

If you feel unable to deal with your situation yourself, a casework service can help. A dedicated adviser will contact the people you owe money to on your behalf and help with



forms and other paperwork. We partner with Citizens Advice to provide this service, which is available over the phone to people in certain situations. [Talk to one of our advisers](#) about your needs and they will advise if casework is right for you.

Mental Health and Money Advice casework

We also partner with Mental Health and Money Advice who are experts in providing advice and casework to people with mental health conditions. They can provide telephone casework if you live in England.

See also our helpful guide to [debt and mental health](#)

HMRC Extra support

If you have debts with HM Revenue and Customs (HMRC) and you need extra support due to communication, mental health, or anxiety issues, or your case is very complicated we may be able to refer you to HMRC Extra support.

Help with Bailiffs

If you have extra support needs and have an urgent issue involving a bailiff who has not taken into account your extra support needs, we may be able to contact the bailiff firm to try and help. This will depend on which firm the bailiff is working for. Our debt advisers will be able to explain if this service is suitable for you.

Step Change

<https://www.stepchange.org/debt-info/pay-off-or-reduce-debt/debt-management-companies.aspx>

0800 138 1111

Debt management plan (DMP) providers

Debt management plan (DMP) providers help you set up and manage a DMP.

A DMP works by:

- **Putting your debts in a single monthly payment**
- **Sharing the payment among the people you owe**

Many DMP providers charge for their DMPs.

StepChange and other charities give them for free.

Frequently asked questions

Do DMP providers charge fees?

Some DMP providers do charge for their plans.

On average:

- Fees are around 17% of the monthly payment
- A [DMP](#) from a fee-charging company could cost you an extra £4,000

We do not believe people should pay for DMPs.

- StepChange will set up and manage your DMP with no hidden fees
- Our clients only pay toward [paying off or reducing their debts](#)

What does a DMP provider do?

DMP providers will:

- Help you work out your budget
 - This includes your bills and living expenses



- They will use this to see what you can pay toward your debts
- Send [payment to your creditors](#) on your behalf
- Keep track of what you pay and what you owe

Do DMPs hurt your credit score?

DMP payments are smaller than what you first agreed to pay.

- These are called 'partial payments'
- They are on your credit file for six years
- This forms part of your [credit score](#)
- Sometimes creditors add a 'DMP marker'
- They may also default your account
 - This stays on your credit file for six years

Find out more about [how DMPs affect you](#).



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[Clients](#)

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[Types of debt solutions](#)

[Dealing with debt problems](#)

[Understanding debt & borrowing](#)

[Budgeting, money & life changes](#)

Popular searches

[Debt consolidation](#)

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[Council tax arrears](#)

[Can I write off debt?](#)

[Help with County Court judgments](#)

[Bailiff help and advice](#)

[Benefits and tax credit debt](#)

[Missing payments and defaults notices](#)

Debt Advice Foundation

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

0800 0434 050

Our Objectives

At the heart of the charity's philosophy is the prevention and cure of consumer debt problems in the UK.

Whilst our primary focus is on helping those that are in need of advice and support today, we strongly believe that improving financial literacy amongst the next generation is key to tackling increasing levels of unmanageable consumer debt in the UK.

Debt Advice Foundation's primary objects are:



The prevention or relief of poverty for the public benefit and, without prejudice to the generality of the foregoing, this may include:

- the provision of free, impartial and appropriate [debt advice](#) to people with unaffordable debt.
- to help people with debt problems to gain access to appropriate [solutions](#) that will help them.
- to promote [education](#), for the public benefit, in financial capability and money management so as to reduce the likelihood of debt misuse.
- to undertake or fund [research](#) to understand why problem debt happens and its effect on individuals, families and the wider United Kingdom economy and to disseminate useful results.

Turn2Us

<https://www.turn2us.org.uk/get-support/information-for-your-situation/debt>

Grants

Debts

Most charitable funds do not settle debts. The small number that do, in certain circumstances, will generally only consider priority debts - such as mortgages, rent, energy bills, court costs and tax.

Debt solutions: Debt Relief Orders (DROs) or Bankruptcy Fees

Since April 2024, DRO fees have been removed and there's now no charge for a DRO in England and Wales (fee still exists for those living in Northern Ireland). Fees do remain in place for bankruptcy.

If you are looking for help with the cost of Debt Relief Orders (DROs) or bankruptcy fees, help may be available to you from some charitable funds, if you meet the qualifying rules (eligibility criteria) for their help.

Where a charitable fund might give help towards the cost of DROs or bankruptcy fees, they will only consider this if you have received debt advice from a recognised debt advice agency (see Advice and Support below) and have considered all the options available to you.

Debt advice services from charitable funds

Some charitable funds listed on our Grants Search also provide debt advice services.

[How to prioritise your debts](#)

If you're starting to miss some of your bill payments, you might be feeling overwhelmed.

Money Helper can help you find out how to prioritise and work out which debts to pay off first and get the help you need if you're struggling with your payments.

Christians Against Poverty (CAP)

<https://capuk.org/>



Money and debt advice >

Key information to help you make the right choices with your finances, including help with budgeting and some key terms explained

[Improve your financial situation >](#)

[Support with the cost of living >](#)

[Debt: practical information >](#)

[Benefits calculator >](#)

[Practical resources >](#)

[Money Coaching >](#)



Dealing with debt

Understand the best ways to deal with your debt.



How can I help a friend who is in debt?

Here's how you can offer some help.



Debt and enforcement agents

How to deal with enforcement agents.



Debt and Sheriff Officers

How to deal with Sheriff Officers.

0800 328 0006

Pay Plan

Debt advice made simple.

Get free debt help in a way that works for you and start enjoying more of your money.

[Start online](#)

or

[0800 316 1833](#)



Mon to Fri 8am–8pm Sat 9am–3pm

Can't find the help you need? We're proud to be listed as a trusted organisation with [MoneyHelper](#) - a free, impartial service that provides information on other sources of debt help and advice.

It's time to make things easier

We aim to reduce the amount you pay towards your debts, giving you and your loved ones the chance to live more comfortably.

In just a few steps, you'll be on a clear path to becoming debt-free.

1. Choose how to get help

Contact us in a way that suits your needs and circumstances at a time you choose.



Alsager Community Support



2. Check out your options

Once we have an overview of your situation, we'll show you the options available to help.

3. Move forward

After you've chosen a solution, we'll support you through every step of your journey to becoming debt-free.

0800 316 1833

Saltbox

Money Matters

finding pathways out of debt

Money Matters exists to help Stoke-on-Trent's most disadvantaged people manage their money issues. We deliver regular drop-in sessions around the city, providing assistance with budgeting, online money skills, benefits and debt advice.

In the last financial year we:

 Supported over 1,300 people across North Staffordshire	 £122,584 of debt written off and £536,414 benefits realised	 £80,846 of additional support accessed for our clients
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E: money@saltbox.org.uk
www.saltbox.org.uk/money-matters
Registered Charity 1121832

SALTBOX

Strengthening Our Communities