

## Sources of Help and Advice



There are lots of website available to you to help make sure you are not paying out more money than you need to. It is important to check these regularly to make sure you are getting the best deals available.

There are also a number of websites you can check to make sure you are claiming all of the benefits and tax credits you are entitled to:

<https://www.moneyadvice.service.org.uk/en>

The Money Advice Service offers free and impartial money advice.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Citizens Advice Bureau – providing free, confidential and impartial advice on your rights as a consumer.

[www.scotlandfinancialhealthservice.gov.uk](http://www.scotlandfinancialhealthservice.gov.uk)

a one stop shop for those who have money problems or are seeking general help with their financial worries

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

HM Revenue and Customs – information on tax credits and most child-related benefits.

### Your Local Authority

Information on housing benefit and council tax benefit.

<https://www.gov.uk/browse/working>

Supporting people of working age during the process of welfare into work.

<https://www.gov.uk/plan-retirement-income>

Providing information for pensioners or people planning their retirement.

[www.opfs.org.uk](http://www.opfs.org.uk)

Information and advice for lone parents in Scotland.

[www.ageuk.org.uk](http://www.ageuk.org.uk)

Provides support for older people.

[www.litrg.org.uk](http://www.litrg.org.uk)

Tax help for those on low incomes.

**If you are experiencing debt problems, make sure that you get help straight away before it spirals out of control. The websites below can help.**

[www.stepchange.org](http://www.stepchange.org)

A free confidential service to help achieve realistic solutions to debt problems.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Citizens Advice Bureau – providing free, confidential and impartial advice on debt.

[www.adviceuk.org.uk](http://www.adviceuk.org.uk)

The largest UK network of advice-providing organisations.

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

Helpline that provides free confidential and independent advice on how to deal with debt problems.