

Is the credit crunch affecting you?



If so don't let your debt weigh you down!

Worrying about paying your bills? Are you struggling to make ends meet and feel you need some help? Are you getting the right benefits that you are entitled?

Don't let debt get the better of you – you can get help!

Most people at some point could do with some financial and budgeting advice. Listed below are agencies who offer debt and welfare benefits advice:

Cardiff Law Centre **Tel:** 029 2049 8117

Citizens Advice Bureau **Tel:** 029 2034 6490

Website: www.citizensadvice.org.uk

Speakeasy Advice Centre **Tel:** 029 2045 3111

Riverside Advice

Tel: 029 2034 1577

You can also get free debt and budgeting advice from:

Consumer Credit Counselling Service:

Tel: 0800 138 1111

Website: <http://www.cccs.co.uk>

National Debt line:

Tel: 0808 808 4000

Website: <http://www.nationaldebtline.co.uk>

Now Lets Talk Money Campaign

Website: <http://www.nowletstalkmoney.com>

Advice Surgeries held at CCHA, Meteor Street Office:

HOUSING BENEFIT SURGERIES

An officer from Cardiff County Council is available to discuss your claim and answer any queries you may have on:

Mondays 1:45 – 4:30

Wednesdays 9.00 – 12.45

DEBT/WELFARE BENEFIT/LEGAL ADVICE SURGERY

Cardiff Law Centre holds an advice surgery every second Thursday at our Callaghan House, Meteor Street office.

Remember you don't need to carry the burden of debt on your own. You can get help!

Our Customer Service Team will provide you with details of the next surgery. Ring us on 029 2046 2142.

Our Debt Advice Leaflet and free Personal Budget Planner are available from Callaghan House, or on-line on our Internet Site under Information Services.

