**BCAN Debt Advice Fact Sheet** Following the BCAN Debt Discussion online event 14th April I agreed to put together a fact sheet for BCAN members whose clients need debt advice. Financial Conduct Authority (FCA) regulate Debt Advice Providers.

There are four recognised free FCA regulated debt advice routes in Brent plus several national organisations providing online debt advice. These appear in google searches and on trusted websites such as Brent Council and Citizens Advice Brent. (See Page 3 below) **This fact sheet is to help BCAN members whose clients need extra support in accessing free debt advice and perhaps don’t have access to digital resources or who face other barriers. Enables you to liaise with the debt services throughout the process.**

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| Contact name | Org / Location | Contact detals | How it works |
| Paul Scannell (independent debt advisor)Authorised and Regulated by the FCA | Brent Hub KilburnHornbill House 2 Rudolph RoadLondonNW6 5GG ​By tel & face-to-face | **07806 807 730****debtadvice@thesherriffcentre.co.uk** | Ideally please call Paul when you are with your client. He will advise important next steps. When not available please send him an email including the client’s basic issues along with their email and tel number. Paul will contact the client (usually within 24 hours). Please ask the client if they are facing any immediate enforcement action i.e. possession of their home, court dates, bailiff visit, utility disconnection as Paul will respond immediately to an emergency situation.  |
| Debt Advisors:Dolors Vila Nicola McMullen Kevin Griffith Pat FernandesA4R is Authorised and Regulated by the FCA | Advice for Renters MoneyOnline, tel, face-to-face | **07907 046 684 or****07878 126 096****money@advice4renters.org.uk** | Please call to discuss your client’s needs prior to referral. Advice for Renters Money is a CMA affiliated Debt Advice and Resolution Centre. We provide a holistic, person-centred service, additionally offering welfare benefits & energy advice, income maximisations & budgeting workshops, credit union savings & loans services and financial crisis grants. We also support community leaders their staff and volunteers to implement sustainable initiatives to build financially resilient communities through our community financial inclusion workshops and programmes.  |
| Emma Liberman Debbie ThomasDebt CoachesCAP is authorised and regulated by the Financial Conduct Authority. | CAP St Gabriels,64 Walm LaneCricklewoodNW2 4RXIs one of 300 CAP debt centres. Head Office Jubilee Mill, North Street, Bradford BD1 4EW | **07975 709 865****CAP Debt Help 0800 328 0006**[**https://capuk.org**](https://capuk.org/) | Client to call the 0800 328 0006 for a call back / home visit. Debt Coaches support clients to gather evidence, documents etc and send to Head Office Debt Advisors for a debt free route out of debt. |
| 3 Debt Relief Order accredited Debt AdvisersCAB is Authorised and regulated by FCA | Citizens Advice BrentHolders of a Debt Free London contract | **0800 808 5873****24hr helpline** | Call the Debt Free London number to be referred to Citizens Advice Brent debt advisors. Help to explore debt problems· Complete an income and expenditure form to understand and plan finances· Look for ways to increase income and reduce outgoings· Explain debt options the impact they will have. · Help to put in place a suitable debt solution including negotiating with creditors an affordable repayment plan, write off, etc.· As a last resort, help to apply for an insolvency option (e.g., Debt Relief Order, bankruptcy) to become debt free and gain a fresh start. |

**Free national debt advice services – online debt advice**

\*benefits checker

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| PAYPLAN | **https://www.payplan.com/** | Phone advice, webchat, online service. |
| NATIONAL DEBT LINE | **https://www.nationaldebtline.org/** | Good for anonymous private webchat about money problems / debts. |
| TURN2US \* | **https://www.turn2us.org.uk/** | Good for doing benefit check anonymously. |
| MoneyHelperMaPS (money & pensions service) | **https://www.moneyhelper.org.uk/en**[**https://moneyandpensionsservice.org.uk**](https://moneyandpensionsservice.org.uk) | Free independent money advice*Used to be called Money Advice Service* |
| BRENT ADVICE MATTERS | [**https://www.bam.org.uk/money/debts/**](https://www.bam.org.uk/money/debts/)**https://www.bam.org.uk/enquiry/money-advisor/** | Click through options guiding client to specific routes for types of debt.Or Fill in this online form to be referred to local CAB debt advisor. |

***RESIDENT SUPPORT FUND*** <https://www.brent.gov.uk/benefits-and-money-advice/resident-support-fund#costs>