

# Your Guide to Debt Advice

Pawnbrokers offer professional regulated consumer credit agreements with all the standard consumer protections rightly associated with consumer credit lending. If you have an item that you can pawn, your National Pawnbrokers Association (NPA) registered pawnbroker can explain the process.

You should only borrow if you are confident that you can repay the loan and that you are able to meet all of your commitments. If you have any doubts or concerns, then getting personal, confidential advice is easy to do – and costs you nothing. If you're struggling with debt, it can be hard to know where to turn. But with lots of free, confidential help and advice services available across the UK, there's no need to use a fee-charging debt management company.

## *I'm not sure whether to borrow in the first place – how can I sort out my finances?*

If you feel you are not in a position to borrow as you are unsure of your finances, there are some useful web links to help you address your personal finances:

**Money Advice Service** For free, unbiased and easy-to-access money tools, information and advice, visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) or phone 0800 138 7777 to speak to a Money Adviser.

**Money Advice Scotland** If you live in Scotland, phone 0141 572 0237 or visit [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk) to find contact details for debt advice in your local area.

**Citizens Advice** For advice and information on debt and other topics, visit your local Citizens Advice (address in the phone book) or go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

**Citizens Advice Northern Ireland** If you live in Northern Ireland, phone 0800 028 1881, email [debt.advice@citizensadvice.co.uk](mailto:debt.advice@citizensadvice.co.uk) or visit [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk) for debt advice.

**Citizens Advice Wales** If you live in Wales, you can call Adviceline on 0300 330 1313 if you want to speak to someone about your debts. Calls cost 12p per minute from a landline, and from 3p to 45p from a mobile or visit [www.citizensadvice.org.uk/wales/debt-andmoney/help-with-debt/get-help-with-your-debts/get-help-with-your-debts](http://www.citizensadvice.org.uk/wales/debt-andmoney/help-with-debt/get-help-with-your-debts/get-help-with-your-debts).

**AdviceUK** Member centres offer debt advice including specialist advice for minority communities and people with disabilities – [www.adviceuk.org.uk](http://www.adviceuk.org.uk) or phone 0300 777 0107.

**Christians Against Poverty (CAP)** For free debt advice in your home, check post code coverage at [www.capuk.org](http://www.capuk.org) then call 0800 328 0006.

**National Debtline** If you live in England, Wales or Scotland phone 0808 808 4000 or visit [www.nationaldebtline.org](http://www.nationaldebtline.org) for debt advice and information.

**StepChange Debt Charity** For debt advice throughout the UK phone 0800 138 1111 or visit [www.stepchange.org](http://www.stepchange.org).

**Civil Legal Advice** You may get legal aid if your home is at risk. Check at [www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice) or phone 0845 345 4345.



## **Remember to look out for the NPA logo**

Pawnbrokers offer professional regulated consumer credit agreements with all the standard consumer protections associated with consumer credit lending. The NPA, established in 1892, represents over 150 businesses with over 1000 stores across the UK. Our members are subject to our rules and code of conduct. We stand for fairness and transparency, professionalism, excellence and expertise in pawnbroking. You can trust an NPA member.