

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:

### **Benefits checker: [www.stepchange.org/Benefits-check](http://www.stepchange.org/Benefits-check)**

This benefits calculator is always updated with all the latest welfare reforms. Find out if you're affected and check what you're entitled to.

### **Utility switching: [www.stepchange.org/debt-info/switching-utility-providers.aspx](http://www.stepchange.org/debt-info/switching-utility-providers.aspx)**

Comparing utility providers is a quick and easy way to see if you could save money by changing your current gas and electricity suppliers. Why not try this free and impartial service to compare, switch and save?

### **MoneyAware: [www.moneyaware.co.uk](http://www.moneyaware.co.uk)**

The MoneyAware blog gives advice and information to help people from falling into problem debt – the point at which the bills go unpaid, bank fees and charges mount and the worries and stress grow.

## **Who can I talk to so I can gain help?**

Many people do not know who to turn to when seeking help with their financial problems. Scotland's Financial Health Service provides a Scottish Government funded public service in two strands; a website and a helpline, to help signpost people to the most appropriate organisation to help them with their individual issues. Scotland's Financial Health Service helpline is available. Freephone 0800 707 6696 from 8.00am to 8.00pm on Monday to Friday and between 8.00am and

2.00pm on Saturday.

Other advice services are:

**Money Advice Service (Money Helper)** - [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) T: 0800 138 7777 – Free, impartial money advice set up by the UK Government

**National Debtline** [www.nationaldebtline.org](http://www.nationaldebtline.org) T: 0808 808 4000

National Debtline has helped millions of people with their debts. They'll talk you through options and give clear advice on how to take back control.

**StepChange Debt Charity** [www.stepchange.org](http://www.stepchange.org) T: 0800 138 1111 (freephone)

StepChange's expert advice is impartial and personalised to each individual situation.

**Debt Advice Foundation** [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org) T: 0800 0434050 (freephone)

Provides self-help tools and practical guides on how to manage money effectively, budget and negotiate directly with creditors.

**The Money Charity** <http://themoneycharity.org.uk/advice-information/everyday-money>

T: 020 7062 8933

Provide excellent advice – from understanding your payslip to getting advice on sorting out your finances.

*We hope this guide has assisted you in considering where to access free advice to help you consider your financial options.*

### **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 200 businesses with over 2000 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.