# South Lanarkshire Debt Helpline

Managed by Hamilton Citizens Advice Bureau; funded by the Scottish Legal Aid Board; delivered in partnership with East Kilbride CAB, Clydesdale CAB and Rutherglen & Cambuslang CAB.



## Aim of the Service:

To provide a debt helpline for all residents in South Lanarkshire, which will operate over 6 days per week.

### What do we do?

This is a multi-channel access service and is open to anyone within the South Lanarkshire area. Our helpline is staffed by trained advisers who can advise on a range of money advice topics including debt, income maximisation, budgeting and financial capability. If required our helpline advisers can arrange a holistic interview and assist to complete a financial assessment. Our helpline advisers can also facilitate referrals to local CAB money advisers for specialist advice where appropriate.

#### Who can refer to this service?

People can self-refer to the service by contacting the phone number below or emailing. We also welcome referrals from partner organisations.

#### We can help in many ways including:

- Dealing with rent, council tax and utility arrears; catalogues and personal loans
- Debt management options e.g. Bankruptcy, Trust deeds, Debt Arrangement Scheme, token payments
- Income maximisation, identifying and negotiating reductions in expenditure, budgeting and managing money
- Assistance to obtain credit reports
- Advice on court actions, including summary warrants, charge for payments and decrees

This list not exhaustive and no problem is too small or too complex. We can refer to local specialists where appropriate.

#### For more information: CONTACT:

Jennifer Howdle, Team Leader General Services: 07976174485 jennifer.howdle@hamiltoncab.casonline.org.uk

#### For referrals:

Helpline Number: 01698 757600 Email: <u>SLDebtHelpline@hamiltoncab.casonline.org.uk</u>

#### **Helpline hours:**

Monday, Tuesday, Thursday and Friday: 9am to 5pm Wednesday: 9am to 7pm Saturday: 9am to 12pm