

PIVOTAL

Free Independent Help & Advice

You can obtain independent and free advice to help you with money worries from many organisations, including:



PayPlan, Live Again www.payplan.com

PayPlan offers free and confidential money advice that can help you to take back control of your finances. They offer advice by phone, email and live chat making it quick and easy to access the advice you need.



The Money Advice Service

<https://www.moneyadviceservice.org.uk/en>

Set up by the UK government, The Money Advice Service offers free and impartial money advice. It can provide information to help you decide the best way to take things forward and keep your payments on track. It also suggests organisations which provide debt management services or providers who can help you keep on top of your money.



StepChange Debt Charity www.stepchange.org/

StepChange Debt Charity is a registered charity offering free, confidential advice and support to anyone who is worried about debt. Their free counselling and debt advice can help you get back in control of your money and move forward with your life.



Citizens Advice www.citizensadvice.org.uk/

Citizens Advice provides free, confidential, impartial information and advice on a wide range of debt and benefits issues face to face. Check your local phone book or Yellow Pages for your nearest Citizens Advice.



National Debtline <https://www.nationaldebtline.org/>

National Debtline gives free debt advice by phone and online to people across the UK.

Tel: +44 (0) 20 3950 4833 Email: support@drivepivotal.com Web: www.drivepivotal.com