

DEBT

For business debt, see the Business Support Section.

Bankruptcy

All the agencies mentioned in this section give advice on personal bankruptcy. You can also get information from the following:

Bankruptcy Advisory Service on 01482 633 035

Website: www.bankruptcyadvisoryservice.co.uk

Bankruptcy Association on 01524 64305

Website: www.theba.org.uk.

The Insolvency Service produces a series of leaflets on bankruptcy which you can download from their website at www.insolvency.gov.uk or pick up at Harlow Advice Centre (01279 446622). There are answers to frequently asked questions on the website. The Insolvency Service enquiry lines are open weekdays from 9am to 5 pm on 020 7291 6895.

You can also obtain Insolvency Service leaflets from the local Official Receiver's Office in Cambridge. After you have been declared bankrupt by Hertford County Court, which is the nearest court with insolvency jurisdiction, the Official Receiver will interview you by telephone and advise you what happens next.

2nd Floor, Abbeygate House, 164-167 East Road, Cambridge CB1 1DB

01223 324480 Fax: 01223 445310

Email: Cambridge.OR@insolvency.gsi.gov.uk

Consumer Credit Counselling Service (CCCS)

CCCS is a registered charity which helps people who are in financial difficulty by providing free, independent, impartial and realistic advice. It provides counselling on personal budgeting, advice on the wise use of credit and, where appropriate, help with managing achievable plans to repay debts. There is a lot of useful information on the website.

CCCS, Wade House, Merrion Centre, Leeds LS2 8NG

0800 138 1111 Freephone Helpline 8am to 8pm, Monday to Friday

Email: From a link on the website

Website: www.cccs.co.uk

Harlow Welfare Rights & Advice – for specialist advice and representation on debt, including bankruptcy. It is open each weekday from 10am until 4pm. Out-of-hours appointments can be made if necessary, and home visits are available for house-bound people. |

2 East Gate, The High, Harlow, Essex CM20 1ND

(01279) 446622 Inquiries during opening hours

(01279) 446777 For people in full-time work to leave messages if they cannot make contact during opening hours

Email: admin@hwra.org.uk

Website: www.hwra.org.uk

National Debtline

This is a national telephone helpline for people with debt problems. It is free, confidential and independent. Specialist advice given over the telephone is backed up with written self-help materials sent to you for free. If your circumstances meet certain criteria, they can assist in setting up a Debt Management Plan for you for free. Calls are welcome via the Typetalk Service. They have access to telephone interpreters if English is not your first language. There

is a lot of useful information on the website, including sample letters to send to creditors and downloadable fact sheets.

Tricorn House, 51-53 Hagley Road, Edgbaston, Birmingham B16 8TP

0800 808 4000 Freephone Helpline 9am to 9pm, Monday to Friday

9.30am to 1pm Saturday

24 hour voice mail. Leave a message to request a pack

Fax: 0121 410 6230

Email: From a link on the website

Website: www.nationaldebtline.co.uk

Payplan

This is a national agency offering free, friendly debt advice through its free telephone helpline and its website. You can get advice on debt management plans, debt tools, income maximisation, individual voluntary arrangements and bankruptcy. No matter how much you owe, Payplan can help find an individual solution that will avoid borrowing more money.

Payplan Ltd., Kempton House, Kempton Way, Dysart Road, Grantham, Lincs NG31 7LE

0800 716 239 Freephone Helpline staffed 8am to 9pm weekdays; 9am to 3pm on Saturday.

You can leave voicemail messages outside these hours.

Email: help@payplan.com

Website: www.payplan.com