

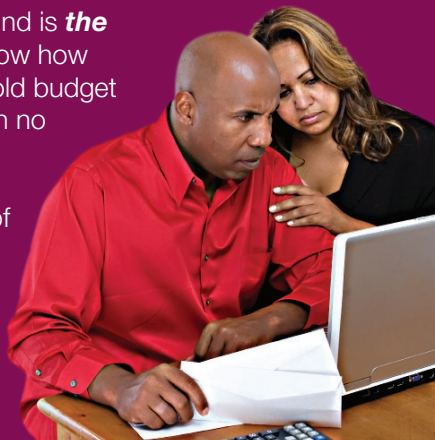
Our service is confidential, free and impartial

Are you struggling to make ends meet?

The Fund will help get your finances back on track and survive the credit crunch.

The Civil Service Benevolent Fund is *the* charity for civil servants. We know how extra pressures on the household budget can affect people, often through no fault of their own.

Each year we help thousands of people with funds and advice. Get in touch with our friendly team for more information.



You can contact us at:

The Civil Service
Benevolent Fund
Fund House
5 Anne Boleyn's Walk
Cheam, Sutton
SM3 8DY

Freephone:

0800 056 2424

Switchboard:

020 8240 2400

Email:

help@csbf.org.uk

Website:

www.csbf.org.uk

Turn over the page to see how to tackle your debt problems.

Registered as a Benevolent Society No. 26 BEN
Registered as a charity in Scotland SC038618

Help at hand



We get things done on behalf of people who contact us

Ten golden rules to help yourself out of debt

We have put together some simple steps to follow helping you assess what to do first:

- 1 Don't panic – debts can be sorted out, no matter how big or how many
- 2 Do open and read all letters
- 3 Always respond positively and quickly to any letters you receive
- 4 Don't make promises you can't keep
- 5 Tackle your home and fuel bills first
- 6 Don't be afraid to make small offers that you can pay regularly
- 7 Don't borrow money to pay off debts
- 8 Always keep copies of letters that you write
- 9 Keep notes of telephone calls made to creditors and take names of people you speak to
- 10 It's never too late to seek advice and assistance

To receive a free copy of our *Dealing with Debt* booklet call **freephone 0800 056 2424**

(Please quote Ref. CC2)

The Fund works with others to support people with money problems, including:

- **Credit Action:**
educates in all aspects of money management.
www.creditaction.com Tel: **020 7436 9937**
Also operated by Credit Action is **www.moneybasics.co.uk** aimed at the problems of indebtedness.
- **Financial Services Authority (FSA):**
UK's financial watchdog, follow their guide to making your budget work for you at
www.moneymadeclear.fsa.gov.uk Tel: **0300 500 5000**
- **Citizens Advice:**
www.citizensadvice.org.uk to find your local office
- **Community Legal Advice:**
www.communitylegaladvice.org.uk Tel: **0845 345 4345**
- **Consumer Credit Counselling Service:**
www.cccs.co.uk Tel: **0800 138 1111**
- **National Debt Line:**
www.nationaldebtline.co.uk Tel: **0808 808 4000**
- **Payplan:**
www.payplan.com Tel: **0800 716 239**
- **Shelter:**
www.shelter.org.uk Tel: **0808 800 4444**

Look at our website at **www.csbf.org.uk/help_and_advice/advice_channel/advice_channel.htm** for more contacts. Check if you are receiving all your state benefits via an easy to use online calculator at **http://www.turn2us.entitledto.co.uk/entitlementcalculator.aspx**