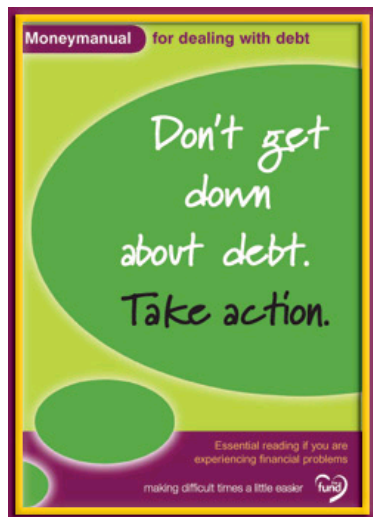




## Fund Gives Help To Get Your Finances Back On Track

A guide, designed to give practical advice and tips if you are experiencing financial problems, is now available for download from the Fund website.

[DOWNLOAD THE DEALING WITH DEBT BOOKLET](#) (.pdf file)



The booklet has been produced in conjunction with the national money education charity, [Credit Action](#).

It illustrates what to do if you should find yourself in debt, while its worksheets are also useful for anyone wanting to improve their money management, and avoid those problems in the first place.

It's all part of our drive to ensure that current and former civil servants, eligible to apply for help from us, get all the assistance they need to improve their situation, as the charity dedicated to the civil service.

"The effects of the 'credit crunch' are really starting to bite now, and we're anxious to make sure we help people from being exposed to the worst of it," says Fund Operations Director Beryl Evans.

"We would encourage people to download the guide from the website, not just for themselves, but also for anyone else that they know, who might find it useful."

In the meantime, the Fund has put together 10 'golden rules', if you find yourself facing the difficulties of making payments to creditors:

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 the names of people that you speak to
10. It's never too late to seek advice and assistance

The guide can be downloaded in our [Advice Channel](#).

The Fund helps thousands of people every year who struggle as a result of illness, relationship breakdown and low incomes.

More examples of the help we give can be found on this website.

And don't forget, if you have a problem and need to talk to someone about it, we're here for you, for life. Call our Freephone: 0800 056 2424.

## Make A Donation



Make an online donation and get things done for thousands of people needing our support.

[Donate Online](#)

## Help and Advice

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We helped more people than ever before in 2009. You can find out all the facts, figures, and stories, by reading "Rely On Us" - the 2009 CSBF Help Report.

[Download our Help Report](#)

## Fundraising



There are plenty of ways to support the Fund; from becoming a regular donor, to taking part in a sponsored event.

[CSBF Fundraising](#)

## Everyclick



Search the web and raise money for the Fund by using Everyclick.com.

[CSBF Search Engine](#)

## Get in Touch



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