

## YOUR GUIDE to SUPPORT and DEBT ADVICE

Pawnbrokers offer professional, regulated consumer credit agreements with all the standard consumer protections rightly associated with consumer credit lending. If you have an item you can pawn, your National Pawnbrokers Association (NPA) pawnbroker can explain the process.



You should borrow only if you are confident that you can repay the loan and that you are able to meet all of your commitments. If you have any doubts or concerns, then getting personal, confidential advice is easy to do and can cost nothing. If you're struggling with debt, it can be hard to know where to turn - but with lots of free, confidential help and advice services available across the UK, there's no need to use a fee-charging debt management company.

### *I'm not sure whether to borrow in the first place – how can I sort out my finances?*

If you feel you are not in a position to borrow as you are unsure of your finances, there are some useful web links to help you address your personal finances:

**Benefits checker:** [www.stepchange.org/Benefits-check](http://www.stepchange.org/Benefits-check) This benefits calculator is always updated with all the latest welfare reforms. Find out if you're affected and check what you're entitled to.

**Utility switching:** [www.stepchange.org/debt-info/switching-utility-providers.aspx](http://www.stepchange.org/debt-info/switching-utility-providers.aspx) Comparing utility providers is a quick and easy way to see if you could save money by changing your current gas and electricity suppliers. Why not try this free and impartial service to compare, switch and save?

**MoneyAware:** [www.moneyaware.co.uk](http://www.moneyaware.co.uk) The MoneyAware blog gives advice and information to help people from falling into problem debt – the point at which the bills go unpaid, bank fees and charges mount and the worries and stress grow.

### *Who can I talk to, so I can gain help?*

Some advice services are :

**Money Advice Service (Money Helper) -** [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) T: 0800 138 7777 – Free, impartial money advice set up by the UK Government

**National Debtline** [www.nationaldebtline.org](http://www.nationaldebtline.org) T: 0808 808 4000 National Debtline has helped millions of people with their debts. They'll talk you through options and give clear advice on how to take back control.

**StepChange Debt Charity** [www.stepchange.org](http://www.stepchange.org) T: 0800 138 1111 (freephone) StepChange's expert advice is impartial and personalised to each individual situation.

**Debt Advice Foundation** [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org) T: 0800 0434050 (freephone) Provides self-help tools and practical guides on how to manage money effectively, budget and negotiate directly with creditors.

**The Money Charity** <http://themoneycharity.org.uk/advice-information/everyday-money> T: 020 7062 8933 Provide excellent advice – from understanding your payslip to getting advice on sorting out your finances.

**Citizens Advice** [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) For advice and information on debt and other topics, visit your local Citizens Advice or visit their website.

We hope this guide has assisted you in considering free advice available to help you with your financial options. **If you would like further HELP**, please just :  
- ask for the Pawnbroking Manager in-store or  
- email us on [info@miltons.co.uk](mailto:info@miltons.co.uk)