

# **I am struggling with existing debt**

---

If you already have debt that you are worried about, there are debt advice agencies who can advise and provide you with options to help deal with your debt.

Debt is a burden that causes stress and anxiety for many people and persistent debt can have a long-term negative impact on mental health. Many people find debt to be a difficult topic to address but debt advice experts all agree that ignoring it really is the worst possible option.

There are a number of advice agencies which provide free, independent, and confidential debt advice guidance for people who find themselves with problem debt.

## Advice NI

Advice NI's Debt Action service, provides free, confidential help and advice for anyone struggling to deal with money and debt. They can provide advice on debt related issues and provide a range of debt solutions including debt management plans, bankruptcy, individual voluntary arrangements and debt relief orders. You can contact them:

- Freephone 0800 915 4604
- Text ACTION to 81025 for a call back
- Email [advice@adviceni.net](mailto:advice@adviceni.net).
- Visit [Advice NI's website](#) to see local advice centres in your area. You can contact them directly to book a face to to face appointment.

Advice NI's Business Debt Service, is a free, confidential telephone advice service offering tailored, independent and impartial advice for sole traders, partnerships and Limited Companies and aims to resolve any immediate business debt problems. You can contact them on **Freephone 0800 915 4604** or **email [advice@adviceni.net](mailto:advice@adviceni.net)**.

Advice NI's [Money Talks](#) is a money and debt online resource hub specifically tailored for people living in Northern Ireland. The site provides tools such as benefits calculators and detailed guides on money and debt including debt management and bankruptcy.

- Freephone: 0800 915 4604
- Email: [advice@adviceni.net](mailto:advice@adviceni.net)
- Text: 'ACTION' to 81025

## Christians Against Poverty

[Christians Against Poverty \(CAP\)](#) provides expert debt advice to the public regardless of age, gender, faith or background. CAP has a Freephone hotline on **0800 328 0006**. Once an appointment is made support is provided by a local Debt Coach.

## MoneyHelper

[MoneyHelper](#) is a UK government-backed independent advice service. They provide a wide range of resources on their website but also offer free, unbiased money advice via

a Freephone helpline on **0800 011 3797**.

## **Saint Vincent de Paul**

[Saint Vincent de Paul](#) offers a confidential, person-centred, non-judgemental service to individuals and families, whoever or wherever they are. Home visitation is the cornerstone of their work and visits can be arranged via their website or by calling its office on **028 90351561**.

## **StepChange Debt Charity**

[StepChange Debt Charity](#) is the UK's largest provider of free independent debt advice and managed solutions, helping 620,000 people a year deal with problem debt. They provide expert tailored advice via a Freephone helpline **0800 138 1111**.

## **You may also be interested in**

### **I am struggling to make ends meet**

If your financial situation is a constant worry, there is help available with budgeting, benefits, housing, debt and other advice to help you manage your money better.

### **I feel I have no option but to borrow money**

If you feel that you have no option but to borrow money, there may be more alternatives than you realise – even if you have a poor credit history.

**I am worried about illegal lending**

If you have already borrowed from someone you believe is not licensed to lend, there is help and guidance available.

The Consumer Council for Northern Ireland is authorised and regulated by The Financial Conduct Authority to act as a credit broker. Our Firm Number is 913082.