

Accessing the service

The service is appointment only — you can make an appointment yourself or ask for a referral.

Self-referral

By telephone **01782 408 626**

Or email debtreferrals@snsCab.org.uk

Or ask at any Citizens Advice office

Referral by a professional

You can ask any Council Support Worker or Housing Officer to refer you into the service. Alternatively you can ask at any Council Office.

Appointments are held at the following venues:

Blurton Local Centre	Monday 9am-4pm	Fortnightly
Abbey Hulton Local Centre	Monday 9am-4pm	Fortnightly
Burslem Local Centre	Tuesday 1pm-4pm	Fortnightly
Tunstall Local Centre	Tuesday 1pm-4pm	Fortnightly
Chell Heath Local Centre	Tuesday 9am-4pm	Weekly
Bentilee Local Centre	Wednesday 9am-4pm	Weekly
Longton Local Centre	Friday 9am-4pm	Weekly

Funded by Stoke-on-Trent City Council

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Money worries?

City Wide Debt Advice Service

**citizens
advice**

**Staffordshire North
& Stoke-on-Trent**



**City of
Stoke-on-Trent**

City Wide Debt Advice Service

Stoke-on-Trent City Council has commissioned Citizens Advice to provide debt and budgeting advice in Local Council Centres.

How we can help

- Budgeting advice
- Advice on maximising your income including Benefit checks
- Help you to produce a financial statement
- Accessing grants to help pay your bills
- Advice on rent and mortgage arrears
- Advice on Council Tax arrears including help with negotiating with the Council
- Advice on Court fines
- Advice on dealing with bailiffs
- Give you options for dealing with debt
- Dealing with County Court claims and judgements (CCJ)
- Contact and negotiate with people you owe money to on your behalf

We may also refer you into other specialist teams within Citizens Advice or to other organisations who are better placed to help you.

Loan Sharks

If you can answer yes to one of more of these questions you might be borrowing from a loan shark:

- Did they offer a cash loan?
- Did they not give you paperwork?
- Did they add huge amounts of interest or APR to your loan?
- Have they threatened you?
- Are you scared of people finding out?
- Have they taken your bank card, benefit card, passport, watch or other valuable items from you?

(Credit: Stop Loan sharks website)

You can report a suspected loan shark to Stop Loan Sharks by calling **0300 555 2222** or visit www.stoploansharks.co.uk to report on-line.

You can make the report anonymously if you prefer.

Facebook: [@StopLoanSharksProject](https://www.facebook.com/StopLoanSharksProject) Twitter: [@LoanSharksNews](https://twitter.com/LoanSharksNews)

Bailiffs

Bailiffs (also called 'enforcement agents') visiting your home can be a stressful experience but you have rights and you shouldn't be bullied. We can advise you on dealing with bailiffs at your appointment.

In the meantime visit www.citizensadvice.org.uk and search for advice on '**Stopping a bailiff at your door**'.