

Useful Organisations

General advice and information

Advice UK

Phone: 020 7407 4070

Email: general@adviceuk.org.uk

Website: www.adviceuk.org.uk

UK-wide network of advice centres. Can supply details of member agencies in your area.

Association of Charity Officers

Phone: 01707 651 777 helpline

Website: www.aco.uk.net

Provides information to people applying for financial help from charities, by providing a signposting service and putting them in touch with organisations who might be able to help them. They also produce 'A Guide to Grants for Individuals in Need', available in most public libraries and has information about local and national charities that give grants to individuals in need.

Citizens Advice

Phone: details of individual bureaux on website or in Yellow Pages.

Website: www.adviceguide.org.uk

Free confidential advice and information provided through local bureaux including specialist money advisers. The website has a range of useful information, ranging from family issues to money matters.

Office of Fair Trading

Government body protecting the rights of consumers.

The consumer direct website explains your rights. www.consumerdirect.gov.uk

Phone: 08454 04 05 0

SSAFA Forces Help

Phone: 020 7403 8783

Website: www.ssafa.org.uk

Helps current and ex-service personnel and their divorced, widowed or separated spouses and partners. Provides a range of services, advice and support in areas such as social work, health, welfare and housing. Telephone for local branch.

Turn2us

Website: www.turn2us.org.uk

Turn2us helps people access the money available to them- through welfare benefits, grants and other financial help.

Single parent organisations

Gingerbread

Phone: 0808 802 0925 (Single Parent Helpline)

Website: www.gingerbread.org.uk

Free information for lone parents on benefits, work, education, holidays, children, relationship breakdown and child maintenance. Also provides information on other helpful organisations and lone parent groups throughout the UK, and offers a membership scheme.

Dads UK

Phone: 07092 391 489

Website: www.dads-uk.co.uk

Information, advice, email and telephone support for lone fathers and details of local contacts. Also has an online forum, which can put you in touch with other lone fathers. Free membership.

Single Parents Action Network (SPAN)

UK Phone: 0117 9514231

Website: www.singleparents.org.uk

Network of self-help organisations for single parents. Also provides an advice, information and signposting service to lone parents and can offer help to those wanting to set up a new self-help group.

Childcare

4Children

Phone: 020 7512 2100 helpline

Website: www.4children.org.uk

Advice and information on all aspects of out-of-school childcare.

Childcare Link

Phone: 0800 096 0296

Website: www.childcarelink.gov.uk

Information and factsheets about the different types of childcare, and help to find childcare providers in your area. Can give you details of your local Children's Information Service.

Daycare Trust

Phone: 020 7840 3350 helpline

Website: www.daycaretrust.org.uk

Provides information on childcare issues for parents, employers and childcare providers.

Child maintenance

Child Support Agency (CSA)

Phone: 0845 713 3133 national enquiry line

Website: www.csa.gov.uk

Collects child maintenance for your child from the non-resident parent. You can download an application form from the website.

Independent Case Examiner (ICE)

Phone: 0845 606 0777

Textphone: 0151 801 8888

Website: www.ind-case-exam.org.uk

An independent body who can help resolve complaints about the Child Support Agency. You must go through the Child Support Agency's complaints process first. Children and parenting

ParentlinePlus

Phone: 0808 800 2222 Parentline 24-hours

Textphone: 0800 783 6783

Website: www.parentlineplus.org.uk

Provides advice and support for parents.

Raising Kids

This website covers all aspects of raising children.

www.raisingkids.co.uk

Phone: 0208 883 8621

Saving for Children

Website showing the different ways children can save money.

www.savingforchildren.co.uk

Toy Libraries

Social services should have details of the toy libraries in your area or you can contact the National Association of Toy and Leisure Libraries on: 0207 7255 4616, www.natll.org.uk

Debt and managing your money

Credit Action

Phone: 0800 138 1111 (Helpline operated by CCCS)

Website: www.creditaction.org.uk

Free service offering practical and confidential advice on personal money management and debt.

Consumer Credit Counselling Service (CCCS)

Charity providing free advice and support to those with debt problems.

www.cccs.co.uk

Phone: 0800 138 1111

National Debtline

Provides free confidential and independent advice on how to deal with debt problems.

Phone: 0808 808 4000 helpline

Website: www.nationaldebtline.co.uk

The Financial Services Authority

Government body that provides free information about money matters. The website includes budget and loan calculators as well as lots of other useful information.

www.moneyadeclear.fsa.gov.uk

Phone: 0845 606 1234

Textphone/Minicom: 0845 730 0104

CashQuestions.com

CashQuestions is run by a panel of national personal finance journalists who, alongside a hand-selected team of independent financial experts, provide answers to your finance-related question free-of-charge. CashQuestions is totally unbiased and all answers are tailored to individual questions.

www.cashquestions.com

Housing

Shelter

Leading charity addressing housing issues in the UK.

www.shelter.org.uk

Freephone helpline: 0808 800 4444

Legal

Community Legal Service

Provides general advice about legal services and advice to people who qualify for Legal Aid. Its website includes a calculator to work out whether you may be eligible for legal aid.

www.clsdirect.org.uk

Phone: 0845 345 4345

Employment

The New Life Network

A Comprehensive information gateway on redundancy matters, career management, finding a new job and starting a business.

www.newlifenetwork.co.uk

Credit Reference Agencies

If you have been turned down for credit you can obtain details of your credit file from:

Experian Ltd

One of the three main credit reference agencies.

www.experian.co.uk

Phone: 0870 241 6212

PO Box 9000,
Nottingham NG80 7WP

Equifax plc

One of the three main credit reference agencies.

www.equifax.co.uk

Phone: 0870 514 3700

Equifax Credit File Advice Centre,

PO Box 1140,

Bradford BD1 5US

Callcredit plc

One of the three main credit reference agencies.

www.callcredit.co.uk

Phone: 0870 060 1414

PO Box 491,

Leeds LS3 1WZ

Check My File

Website that helps you check your credit history online for a fee.

www.checkmyfile.com

Phone: 0800 612 0421

Comparison websites for getting the best deal

uSwitch.com

Well known internet comparison site for utilities, loans and credit cards etc.

www.uswitch.com

moneysupermarket.com

Internet comparison site for utilities, loans and credit cards etc.

www.moneysupermarket.com

MoneySavingExpert

Dedicated money saving site covering a wide range of consumer issues. The excellent weekly money saving tips email is well worth signing up for. www.moneysavingexpert.com

simplyswitch

Well known internet comparison site for utilities, loans and credit cards etc.

www.simplyswitch.com

Phone: 08000 111 395

Energy Saving Trust

An impartial body designed to provide advice about how to save energy. They can provide details of your local Energy Saving Trust advice centres.

www.energysavingtrust.org.uk

Phone: 0800 512 012