

## Free debt advice for Tendring residents

In the financial year 2018-19, advisers at Citizens Advice Tendring helped 524 clients in the area with 1,182 debt issues. The main issue was council tax arrears, closely followed by credit card debt. Debt continues to be a major problem in the Tendring area.

Citizens Advice Tendring want local people who've got debt problems to know that they have a specialist debt adviser, funded by the Money Advice Service, who can provide free expert help.

His name is Stephen Andrews and he says: "All too frequently, people in debt become overwhelmed and find it hard to cope. Matters get worse, their physical and mental health suffers making them less able to deal with final demand letters, the threat of prosecution or bailiffs on the doorstep."

He continues: "People in this situation often aren't aware that free face-to-face help is available to them locally at Citizens Advice. We can assist by negotiating with creditors or advising on personal insolvency matters, such as Debt Relief Orders or bankruptcy."

Local people with debt problems can get Stephen's help by first coming to a drop-in advice session at a Citizens Advice Tendring office. (Locations and times are on the following page.) They should bring to their interview as much information as possible about their debts, outgoings and income so that the advisor can gain a full picture of their situation.



**Tendrings**

**We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.**

**We offer confidential advice online, over the phone, and in person, for free.**

### **CLACTON ON SEA OFFICES:**

**18 Carnarvon Road** CO15 6QF (03444 111 444)

Drop in Advice Monday to Thursday from 10:00 until 12:30

(Doors open at 9:45 for registration)

Information Room open Monday to Thursday from 10:00 until 16:00

**Mental Health Hub 148/150 Old Road** CO15 3BA (01255 377080 ext 101)

Mental Health Support Drop-in Tuesday to Friday from 10:00 until 12:00

### **HARWICH OFFICE:**

**Job Centre 164/168 High Street** CO12 3AT (01255 552230)

Drop in Advice Monday and Tuesday from 09:30 until 12:30

**OUTREACH** by appointment in these towns:

**BRIGHTLINGSEA** Every Thursday

**FRINTON ON SEA** Fortnightly on Tuesdays

**HOLLAND ON SEA** Every Monday

**MANNINGTREE** Every Wednesday

**WALTON ON NAZE** Fortnightly on Wednesdays

Phone 01255 377080 ext 110 to book an appointment

### **ADVICELINE: 03444 111 444**

Monday to Friday from 10:00 until 4:00

### **CITIZENS ADVICE CONSUMER HELPLINE: 03454 04 05 06**

Monday to Friday from 10:00 until 4:00

Calls to our national phone service and consumer helpline cost the same as calling landline numbers, which begin with 01 or 02. They will be included as part of a mobile allowance or a landline call package. For specific call charge details please check with your own provider.