
YourPlace Property Management
www.your-place.net

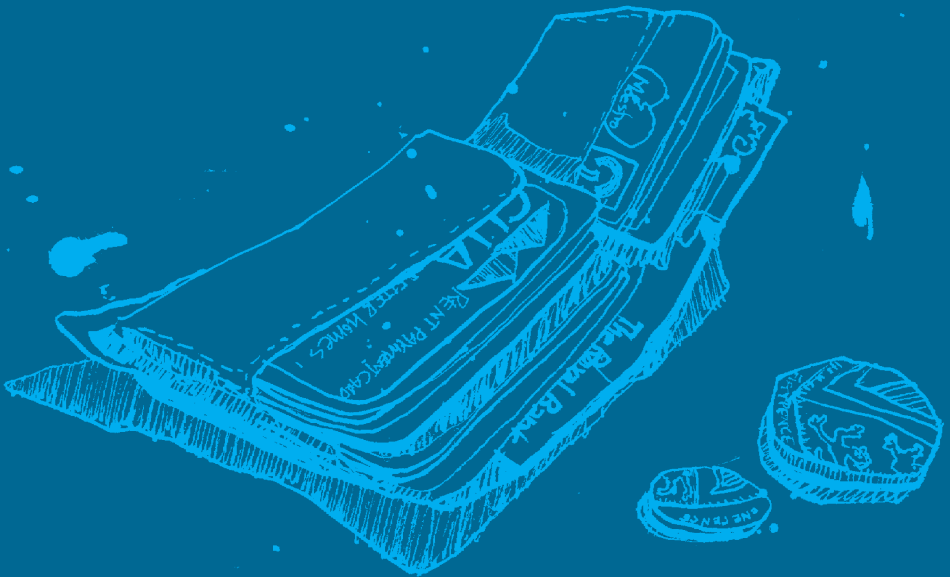
Part of the GHA family

YourPlace
Debt advice for customers



**YOUR
PLACE**

Struggling with debt?



Your place is our business

We understand that a change in circumstances, reduction in income, or the break-up of a relationship could lead to financial trouble.

We understand that you will still have financial commitments and a family to support. We have been contacted by homeowners who may find themselves in this situation and don't know where to turn. We are able to help.

We hope this leaflet will help you find a debt support or advice agency to help you. Hopefully by taking an active approach to the situation you will reduce any stress and worry financial problems can bring.

All the agencies detailed below can offer you confidential, impartial and free advice on how to manage and organise your debt.

If you are having problems paying your property management bills, please talk to us and we can help you.

Our staff will review your financial circumstances and let you know if we can accept repayment of the debt over an extended period.

Please call **0141 274 6460** to speak to our staff. You can also call the Customer Service Centre on **0800 479 7979** (24 hrs).

If you are in debt it is important to keep in touch with the people you owe money to. They may be writing or phoning asking you to pay off your debts. Unless you contact them, they will assume that you don't want to pay and may take further action against you. Let them know that you are in financial difficulties.

Here are some debt advice agencies who may be able to help you.

Citizens Advice Bureau (CAB)

CAB is a national body, which offers help and advice to people all over the UK. They give independent, impartial, free and confidential advice to anyone who requires their help. The CAB website itself does not offer advice on-line however, you can look up your nearest CAB office.

For an advice guide about debt assistance call **0845 4500 351**.

www.cas.org.uk

www.adviceguide.org.uk/scotland

Consumer Credit Counselling Service (CCCS)

The Consumer Credit Counselling Service is a registered charity whose purpose is to assist people who are in financial difficulty by providing free, independent, impartial and realistic advice throughout the UK.

They can help you with immediate advice or help with general budgeting. They have a wealth of experience and their specialist advisory service has helped many people with personal budgeting, and, if required, managing achievable repayment plans.

For more information call **0800 138 1111** or visit **www.cccs.co.uk**

Money Advice Scotland

Money Advice Scotland is an umbrella organisation representing individuals and agencies involved in all areas of money advice (debt advice).

They do not provide an advice service direct to the public themselves, but they do keep up to date details of advice agencies throughout Scotland.

They have an excellent search facility which will direct you to your nearest agency.

If you are looking for a local debt support agency who offer free advice in your area call **0141 572 0237** or visit **www.moneyadvicescotland.org.uk**

Your local authority

Your local authority has many teams who will be able to help you - including homelessness, welfare rights and housing advice. You can find out how to contact your local authority in the phone book or online.

We also have a useful leaflet “Unsure if you’re entitled to benefits?” which may help you.

Other useful contact numbers & information

National Debtline

FREEPHONE 0808 808 4000
www.nationaldebtline.co.uk

Credit Action

0800 591 084
www.creditaction.org.uk

Shelter

0800 800 4444
Shelter also has housing aid centres that can help you.

Legal Services Agency

0141 353 3354
www.lsa.org.uk
One of Scotland's largest law centres dealing with housing problems

Contact us

For more information about any of our services, please call **0141 274 6460** or visit **www.your-place.net**. Our customer service centre is available 24 hours a day, 7 days a week – simply call **0800 479 7979**.

This leaflet follows RNIB's Clear Print guidelines. It is available on request in Braille, tape and on disk. It is also available on request in other languages. If you need the leaflet provided in any of these formats, please contact us on **0141 274 6460**.

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All contact details are correct at time of publication.