

Dealing with Debt

If you have problem debt, don't bury your head in the sand. The earlier you deal with debts, the more options you will have available. The good news is, you don't need to do it alone. Free, confidential debt advice and support is available from these organisations:



Advice Shop specialist debt advisors can help you to find the best debt solution to suit circumstances.

 01506 283000

www.westlothian.gov.uk/advice-shop



Bridge Community Project fully trained money advisors can work with you to create a plan to become debt free at your own pace.

 01506 238980

www.bridgecommunityproject.org.uk



Citizens Advice Bureau advisors can provide guidance and support on a wide range of money and debt issues.

 01506 432977

www.cabwestlothian.org.uk



Christians Against Poverty Debt Centre advisors can support you every step of the way to find the best route out of debt.

 0800 328 0006


www.capuk.org

Money Management

Being in control of your money is a good feeling. Good money management can help you feel secure and cope with whatever financial shocks life throws your way. If you're not sure where to start or need a helping hand, these services can show you the ropes:



Advice Shop advisors can offer advice on how to maximise your income and can work with you to set a personal action plan to work toward your money goals.

 01506 283000

westlothian.gov.uk/financialwellbeing



Citizens Advice Bureau Money Talks team can offer one to one support to maximise income, reduce outgoings and set a budget that works for you.

 01506 432977

www.cabwestlothian.org.uk



Bridge Community Project's Financial Wellbeing Team can work with you to develop a realistic budget and the skills to live within it.

 01506 238980

www.bridgecommunityproject.org.uk



Christians Against Poverty Debt Centre offer a free course teaching how to budget, save and spend within your means.

 0800 328 0006

johnrussell@capuk.org



The Adult Learning service runs a short course called Money Matters looking at budgeting and understanding your money.

 0800 731 1831

www.westlothian.gov.uk/adultlearning

Affordable Credit Options

Be aware of illegal money lenders

These lenders could be people you come across in real life or they could be posing as legitimate loan companies online. Either way, illegal money lenders do not follow the strict guidelines and codes of practice of legitimate creditors. Some tell-tale signs include:



- They rarely give out any paperwork
- They charge extremely high rates of interest and add other charges whenever they want
- They sometimes take away borrowers' personal possessions as 'security' for the loan
- If repayments are missed, they often use threats, harassment and intimidation tactics

www.westlothian.gov.uk/illegalmoneylending

If you do need to borrow money, make sure you use a responsible lender with fair lending practices. There are several options for affordable, responsible credit in West Lothian:



West Lothian Credit Union is open to anyone who lives or works in West Lothian. The credit union offers a range of loans up to £15,000 as well as savings accounts.

01506 436666



www.westlothiancreditunion.co.uk



Blackburn Seafield and District Credit Union offers a range of loans and savings products to anyone who lives or works to the west of Livingston.

01506 650198



www.bdscreditunion.co.uk



Conduit Scotland is a Community Development Financial Institution providing fair and affordable loans up to £1500.

0300 111 0559



www.conduitscotland.com

Mindset and Wellbeing

Being in control of your money is a good feeling. Good money management can help you feel secure and cope with whatever financial shocks life throws your way. If you're not sure where to start or need a helping hand, these services can show you the ropes:



Access2Employment Wellbeing Team provide one to one coaching and group courses to support and empower you to make positive changes for your mental wellbeing.

0800 032 9768



westlothian.gov.uk/employment-advice



Bridge Community Project Offer a one to one counselling service as well as Stepping Stones to Wellbeing group courses on mental wellbeing and bereavement support.

01506 238980



www.bridgecommunityproject.org.uk



Adult Learning Offer two SQA accredited short courses that focus on wellbeing:

- Exploring Wellbeing
- Improving Wellbeing

0800 731 1831



www.westlothian.gov.uk/adultlearning