

How to prevent debt and maintain good money management

Visit the 'Life Skills' page from Citizens Advice Copeland, which covers things like understanding your payslip, and starting Uni and Apprenticeships

<https://citizensadvicecopeland.org.uk/index.php/life-skills/>



Building an emergency fund:

<https://citizensadvicecopeland.org.uk/index.php/building-a-savings-buffer/>

Online Budget tool from Money Helper



Allerdale



Copeland

Support with Debt

Citizen's Advice: 01946 693321 and advice@cacopeland.org
(Allerdale - 01900 604735 and advice@citizensadviceallerdale.org.uk)

National Debtline

Telephone: 0808 808 4000 or webchat
Monday to Friday, 9am to 9pm and on Saturday, 9.30am to 1pm

Stepchange

Telephone: 0800 138 1111 or webchat with an adviser
Monday to Friday, 8am to 8 pm and Saturday 9am to 2pm (webchat 9am to 2pm)

Payplan

Telephone: 0800 716 239 or web chat with an adviser
Monday to Friday, 8am to 8pm and on Saturday 9am to 3pm

Citizens Advice Codes:



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