

# What to do now your debt management plan has stopped

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## Don't worry

The Money Advice Service has worked with the leading UK debt advice charities to ensure that FREE high quality debt advice is available to help you decide what to do next.

### Our partners include:

National Debtline, Shelter, StepChange Debt Charity, Advice NI and Citizens Advice.

## Act quickly

You are still responsible for repaying your debts. The people you owe money to should give you time to sort out another plan but you need to act quickly.

## Get advice

If you get help now you can:

- ✓ Continue to reduce your debts
- ✓ Get on-going support if you need it
- ✓ Ask your debt adviser to talk to your creditors on your behalf

## Be open-minded

A FREE debt advice provider will check if there are other options for repaying your debts, which could mean you're debt free sooner than you'd planned.

Find out how to get advice that's right for you on the Money Advice Service website at [🔗 moneyadviceservice.org.uk/debt-management](https://moneyadviceservice.org.uk/debt-management)

Or by calling the Money Advice Service debt management helpline on **0300 330 2222**

Calls cost no more than to a standard UK-wide number

## Frequently asked questions

### What do I need to do?

A FREE debt advice provider will check if there are other options for repaying your debts, which could mean you're debt free sooner than you'd planned.

### Where can I go to for free debt advice?

Go to  [moneyadvice.org.uk/debt-management](http://moneyadvice.org.uk/debt-management)

Or call us on **0300 330 2222\***

### How quickly do I need to act?

You should act immediately. The people you owe money to should be sympathetic if you act quickly. If you don't, things could get worse and you may end up deeper in debt.

### How can I get free debt advice?

You can get free debt advice online, by email, over the phone or face to face - so you can contact someone in the way that you prefer.

### Can I trust the advice they will give me?

Debt advisers give expert advice to hundreds of thousands of people every year and will understand the situation you are in. They are highly trained and can give you impartial and confidential support to manage and reduce your debts.

### Who do I contact to complain about my debt management firm?

Get in touch with the Financial Ombudsman Service who may be able to help with your complaint at:

[financial-ombudsman.org.uk/contact/index.html](http://financial-ombudsman.org.uk/contact/index.html)