

# Are you struggling with debt? Do you need help to manage your money?



**Hammersmith & Fulham**

Citizens Advice Hammersmith & Fulham is a charity available to give you free advice by phone or email with any issues you face.

**Debt comes in all shapes and sizes. Citizens Advice Hammersmith & Fulham offers free, confidential and impartial advice on a wide range of issues such as:**

- Council Tax
- Rent Arrears
- Credit and Store Card Debts
- Utilities (Gas, Electricity etc)
- Benefit overpayments
- Employment issues

Whilst many organisations may have agreed to defer payments, you should still get help from us if you are unsure or need help negotiating repayments. Don't wait until payment freezes are lifted.

Contact us for free, confidential, independent and impartial advice. We will arrange an appointment with a Specialist Debt Advisor who can help review your current situation and find the best way forward.

## **How To Contact Us:**

Complete the email form at [www.cahf.org.uk](http://www.cahf.org.uk)

Call us about debt anytime on: **020 3137 6295** (you can leave a message and we'll call you back)

For other advice issues call **0808 278 7832** (Freephone 10am-4pm Mon-Fri)

We are part of the national Citizens Advice charity, authorised and regulated by the Financial Conduct Authority FRN: 617622

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Charity Registration Number 1054505