

Do you need help?

We at Hawkins Insolvency Limited understand that your debts and subsequent insolvency will affect your physical, mental and emotional health, and that they in turn will have had an effect on your finances. This is a well-known fact and is nothing to be ashamed about. If you are suffering from stress, anxiety or depression, have difficulty in reading, cannot retain information or just need help in dealing with or understanding any aspects of your debts, or those of your company or business, then there are many not for profit organisations who can help you navigate the complexities of the insolvency process you may find yourself in. Similarly, there are many counsellors who can help you with any mental or physical health issues and who will be able to provide you with the help and support you will need over this very difficult period.

The purpose of this leaflet is to provide you with the contact details of those organisations and what they can do to help. Please do not feel embarrassed to ask for help, we all need a little now and again.

For free debt advice:

Business Debtline: Business Debtline provides free advice and resources to help small businesses and self-employed people deal with their business and personal debts. Advice is available over the phone, or via webchat.

<https://www.businessdebtline.org/>

Tel: 0800 197 6026

Citizens Advice: Provide free, confidential and impartial debt advice service. Citizens Advice staff get specialist training on how to deal with clients with mental health problems. If you disclose mental health problems early, it will help advisors to help you.

<https://www.citizensadvice.org.uk/>

or visit your local Citizens Advice Bureau.

National Debtline: Provides free advice and resources to help people deal with their debts. Advice is available over the phone, online and via webchat.

<https://www.nationaldebtline.org/>

Tel: 0808 808 4000

StepChange: As well as a full debt help service, StepChange provides extra support to vulnerable people, including those with mental health issues, for example, help completing forms or with benefits checks. StepChange says it's important to let its counsellors know about your condition, so you can get additional support.

<https://www.stepchange.org>

Tel: 0800 138 1111

For help with mental health issues:

The Money & Mental Health Advice Service: A site aimed at helping you understand, manage and improve your mental health and money issues, run by Mental Health UK.

<https://www.mentalhealthandmoneyadvice.org>

Anxiety UK: Offers supports for people living with anxiety disorders by providing information, support and understanding through a range of different services.

<http://www.anxietyuk.org.uk>

Tel: 08444 775 774

Email: support@anxietyuk.org.uk

Hafal: Provides advice and support to individuals living in Wales who are experiencing a serious mental health illness.

<http://www.hafal.org/>

Tel: 01792 816 600

Mental Health Foundation: This website provides useful information on looking after your mental health and wellbeing.

<https://www.mentalhealth.org.uk/your-mental-health>.

Mind: Provides confidential advice and support to anyone experiencing a mental health problem.

<https://www.mind.org.uk/>

Tel: 0300 123 3393

Email: <mailto:info@mind.org.uk>, or

Visit your local Mind at <https://www.mind.org.uk/about-us/local-minds/>

Rethink Mental Illness: Run a national helpline as well as local services and support groups for people living with mental illness, their carers and relatives.

<https://www.rethink.org/>

Tel: 0300 5000 927, or

Find your local services or support group at <https://www.rethink.org/help-in-your-area/>

Sane: Provides emotional support and information to anyone affected by mental illness.

<http://www.sane.org.uk/home>

Tel: 0300 304 7000

Email: info@sane.org.uk

Advice for specific conditions

Alzheimer's Society: Provides local info and services across England, Wales and Northern Ireland to people affected by dementia.

www.alzheimers.org.uk

Tel: 0300 222 1122

Bipolar UK: Provides information, support and advice for people affected by bipolar disorder. Membership costs £20 a year (£10 unwaged) and includes access to a free legal advice line, travel insurance scheme and self-help groups.

<https://www.bipolaruk.org/>

Tel: 0333 323 3880

Email: info@bipolaruk.org, or

Find your local support group at <https://www.bipolaruk.org/find-a-support-group>

Combat Stress: Charity providing free services for ex-service men and women with conditions such as Post Traumatic Stress Disorder (PTSD), depression and anxiety disorders. Support can be residential, community-based or financial.

www.combatstress.org.uk

Tel: 0800 138 1619

Text: 07537 404719

Email: helpline@combatstress.org.uk

Free legal & tax advice

TaxAid: Charity giving free advice for people on low incomes about tax issues.

www.taxaid.org.uk

Tel: 0345 120 3779

Civil Legal Advice: Provides legal advice on issues such as where your home is at risk for those on benefits or a low income.

www.gov.uk/civil-legal-advice

Tel: 0345 345 4345

Shelter: Provides advice, support and legal services to those that are homeless or facing eviction. They can also help with benefit claims, budgeting and crisis loans.

<https://england.shelter.org.uk/>

Tel: 0808 800 4444, or

Find your local branch at https://england.shelter.org.uk/get_help/local_services

In a crisis?

Samaritans: Run a confidential listening service.

<https://www.samaritans.org/>

Tel: 116 123

Email: jo@samaritans.org, or

Visit your local branch at <https://www.samaritans.org/branches/>

Shout: Provides a confidential text service for anyone in crisis.

Text the word 'Shout' to 85258

<https://www.giveusashout.org/>