

Welcome to Huntingdon Area Money Advice

A free debt advice service

Now that you have taken the first step of asking for help, here is a brief guide to the services we offer.

Your trained debt adviser will take a positive and practical approach to advising and helping you so that you can manage your debts, putting you on the path towards becoming debt free.

Who are we?

Huntingdon Area Money Advice (HAMA) is a debt advice charity set up by a group of local churches, and is available to anyone.

We are registered with the Financial Conduct Authority, the body that supervises the financial sector.



Who can we help?

We can help any individual or couple, regardless of race, religion, background or lifestyle, who has some form of income (this could be either from a job or from benefits).

How much does it cost?

Our services are completely free, with absolutely no hidden charges or donations. There might be fees charged by other bodies such as the County Court or the Insolvency Service, where relevant. You will be advised in advance if this is the case.

How does it work?

On asking for help, we will arrange for you to meet with one of our trained debt advisers to discuss your situation with you and find out how we can help. It is likely that there will be a series of appointments, depending on your situation.

You are welcome to bring someone with you to the appointments, such as a friend, partner or support worker.

We will help you prepare a budget, suggesting ways in which you might be able to increase your income and manage your expenditure.

We will contact your creditors (the people that you owe money to) on your behalf and negotiate with them.

We will explain the options available to you for managing your debts with the aim of becoming debt free. This might include helping you set up a repayment plan with creditors or going through an insolvency procedure, such as a Debt Relief Order.

We can also offer 1:1 budgeting help and support to enable you to stay in control of your finances.

What are we not able to do?

There are a few things that we can't do:

- We can't lend money to our clients or pay their debts;
- We are not authorised to provide advice on investments, pensions or mortgages; and
- We can't advise on business debts.

If you have business debts, we recommend you call Business Debt-Line on 0800 197 6026.

Privacy Notice

To provide support to you we will need to record information about you and your situation. The information will be kept securely in accordance with our data protection policy. We will only disclose details about your case to others with your approval, unless we have a legal or regulatory obligation to do so.

Please ask or write to us if you would like further details.

Safe from harm

If you or a member of your family is being mistreated, tell someone about it! This mistreatment might involve being exploited financially, suffering physical or sexual abuse, or other forms of abuse, such as neglect.

At HAMA we understand that debt may be only part of the difficulties you are facing, so please feel free to share your concerns with your adviser. Your adviser will discuss the matter with you and tell you what can be done to help – this might involve contacting other agencies, such as Social Services. In exceptional circumstances, especially if it involves children, it might be necessary to contact the police.

If you want to discuss your concerns with an independent person call:

Social Services Adult Care Duty Officer

0345 0455202 (8am-6pm Mon-Fri)

01733 234724 (night/weekend)



HUNTINGDON AREA
Money Advice
Free & confidential
debt advice service

What we do & how we can help

Huntingdon Area Money Advice

**83a High Street
Huntingdon
PE29 3DP**

01480 418866

help@huntsmoneyadvice.co.uk

UK Charity number: 1152382

Authorised and Regulated by the
Financial Conduct Authority: FRN 705295

We have received support from the
 **Cambridgeshire
Community
Foundation**