

### Don't be excluded

If you have a disability or something prevents you from reading this or contacting us, try and let us know or get someone to let us know and we will try and meet your needs. We want everyone included.

Do not feel afraid to contact us concerning your money worries. We will try and help you as best we can.

Any suggestions you may have to improve the way we do things are greatly appreciated.

## Wigan Life

Find out more about Wigan Life, including Leigh Sports Village, Wigan Life Centres, Change for Life and the Skills Shop at [www.wigan.gov.uk](http://www.wigan.gov.uk) and [www.wiganlife.com](http://www.wiganlife.com)

## Let's go surfing!

### Free internet for everyone

Did you know you can surf the internet free of charge at your local library using computers provided? All you need to do is call into your local library and sign up. We want everyone included. If you have internet access visit the DIRECTGOV website which is full of information and help, and Wigan Council's website at [www.wigan.gov.uk](http://www.wigan.gov.uk)



For more information please phone 01942 404364 or visit [www.wigan.gov.uk](http://www.wigan.gov.uk)

We can provide this information in other languages and formats on request. Phone 01942 404364

WIGAN  
LEISURE & CULTURE  
TRUST



NHS  
Ashton, Leigh and Wigan

# Debt Problems?

Advice for individuals or businesses.



## If you owe money to the council

The council has a duty to collect any money that is due, but we want to make it as easy as possible for you to clear your account as soon as possible.

## What is my bill or statement for?

If you are not sure what your council bill or statement is for, please look for a phone number on it telling you how you can get information. If in doubt, phone 01942 404364 and the operator will put you through (minicom 01942 828725).

## How can I make a payment?

Please check your bill or statement - on the back are details telling you the many ways that you can pay. Also, you can ring the contact numbers on the invoice / statement for further details. If you are on the internet, you can visit our website at [www.wigan.gov.uk](http://www.wigan.gov.uk). If you pay by telephone or internet, be careful to quote the correct bill or invoice number so that your money goes to the right account as quickly as possible.

If you are not on the internet, see the back page of this leaflet on how to get free access.

## What if I can't afford to pay the full amount all at once?

Please contact us as soon as possible to discuss the matter – the earlier the better, because if you do not pay action may be taken against you. We would prefer to try and resolve things with you and we will try our best to help.

## Need a helping hand?

### What if I need help about money or other problems?

Contact us first and we will try our best to help you, but you may wish to contact the organisations below and on the next page. The list includes help for financial problems, housing difficulties and benefits enquiries – are you claiming everything you are entitled to?

### Beware

Always beware if an organisation charges you for their services, as there are plenty of free advice centres that can help you.

### Doorstep loans

Always be wary of doorstep loan companies, as their interest rates can be very high. See the list below and on the next page and try contacting one or some of these first.



## Help for businesses:

### Business Debt Line

Free confidential advice for businesses, including a step-by-step guide: 0800 197 6026 [www.bdl.org.uk](http://www.bdl.org.uk)

## Help for individuals:

### Wigan Council

01942 404364  
[www.wigan.gov.uk/CreditCrunch](http://www.wigan.gov.uk/CreditCrunch)

### Citizens Advice Bureau

for personal debt and housing advice  
0844 826 9713  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### National Debt Line

0121 410 6230  
[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

**Age Concern** for independent advice on benefits / financial concerns  
Wigan 01942 241972. Leigh 01942 607337  
[www.ageconcern.org.uk](http://www.ageconcern.org.uk)

### Consumer Credit Counselling Service

0800 138 1111 or [www.direct.gov.uk](http://www.direct.gov.uk)

### Money Made Clear (FSA)

0300 500 5000  
[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)

### Unify Credit Union

01942 701706 or [www.unifycu.org](http://www.unifycu.org)

### Welcome Credit Union

for personal loans and financial advice  
01942 828702  
[www.welcomecreditunion.co.uk](http://www.welcomecreditunion.co.uk)

### Community Legal Advice

[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

### Wigan and Leigh Housing

Wigan 01942 404128  
Leigh 01942 404091  
[www.walh.co.uk](http://www.walh.co.uk)

**Wigan Independent Advice Centre** for independent advice on benefits, financial concerns and welfare rights. 01942 324851