

You can find the CAB at

**CAB St Albans  
64 London Road  
01727 855269**

**Mon, Tues, Thurs, Fri 10 – 4  
Wed 10 – 1,**

**Drop-in, appointments and advice  
by phone**

**Thurs 5 – 7  
Appointments only**

**CAB Harpenden  
Town Hall, Leyton Road  
01582 769387**

**Mon – Fri. 10 – 1  
Drop in and phone advice**

**Caledon Road Community Centre  
London Colney  
Tues. 10 – 12**

**Appointments and drop in service**

**Debtline 01727 833855  
Every Wed. 9 – 12**

**St Albans District Council  
Thursday 10 - 1  
Appointments**

**To make or change an appointment  
In the Bureau:  
Ring 01727 811118  
or St Albans District Council  
01727 819256**



**ST ALBANS DISTRICT CITIZENS  
ADVICE BUREAU**

[www.stalbans-cab.org.uk](http://www.stalbans-cab.org.uk)

**IN PARTNERSHIP WITH**



**HAVING MONEY PROBLEMS?**

**CREDIT CARD DEBTS?**

**RENT/MORTGAGE ARREARS?**

**BEHIND WITH YOUR LOAN  
PAYMENTS?**

**WORRIED ABOUT COUNCIL TAX?**

**CAN'T MAKE ENDS MEET?**

**MONEY ADVICE**

**Company registration No: 2969165**

**Charity registration No: 1041830**



## WE WANT TO HELP

The Citizens Advice Bureau is able to offer free and independent advice on debt. The aim is to help people to overcome their problems and gain peace of mind from managing their financial over-commitment. Your discussions with us will be in confidence.

The process works in two parts.

Firstly, advice can be given on a range of issues covering priority and non-priority debts, budgeting, and welfare benefits.

Secondly, an analysis and assessment is carried out on your financial position. We will need information on the following:

1. Details of debts including the amounts outstanding and any agreements/Court Orders to repay.
2. Details of people in your household.
3. Details of your household income including any benefits you are receiving.

4. Details of your housekeeping expenditure including amounts spent on, for example, food, leisure, clothing and any travel costs.
5. Details of non-housekeeping expenditure covering amounts spent on, for example, rent, fuel costs, council tax, household and car insurance, telephone, television and water charges.

The information needs to be as complete as possible for the interview to be of any assistance to you.

The information will be entered onto a computer that will produce:

- a) A financial statement summarising your debts, income and expenditure.
- b) A proposed repayment schedule for all the debts taking into account your income and expenditure.

- c) A personal action plan.
- d) Sample letters to use where necessary.
- e) A range of general advice as requested.

The Money Adviser will explore all the options with you and negotiate with your creditors if appropriate.

Initial advice can be given through Debtline on a Wednesday morning **(01727 833855)**

Our Money Advisers can also see you by appointment at the Citizens Advice Bureau in London Road or at the offices of St Albans District Council.

The Citizens Advice Bureau can also provide more general help on almost any subject. Appointments are available but not always necessary.