

SOURCES OF ADVICE

**WE ARE
MACMILLAN.
CANCER SUPPORT**

Financial product or service	For advice, contacts	For general information
Bank and building society accounts	Banks, building societies IFA if you are investing a large sum – for list of advisers, visit unbiased.co.uk , findanadviser.org or financialplanning.org.uk Tel 0117 945 2470	Money Advice Service Tel 0300 500 5000 www.moneyadviceservice.org.uk (Also see the comparative tables at moneyadviceservice.org.uk/tables) British Bankers' Association Tel 020 7216 8800 www.bba.org.uk Building Societies Association Tel 020 7520 5900 www.bsa.org.uk
Budgeting	Citizens Advice www.citizensadvice.org.uk (England and Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch	Money Advice Service budgeting tool Tel 0300 500 5000 www.moneyadviceservice.org.uk/yourmoney/interactive
Cash ISAs	Banks, building societies National Savings & Investments Tel 0500 007 007 www.nsandi.com	Money Advice Service Tel 0300 500 5000 www.moneyadviceservice.org.uk (Also see the comparative tables at moneyadviceservice.org.uk/tables)

This is an extract from Macmillan Cancer Support's booklet *It all adds up*. Published in 2012. Next planned review 2013.

Financial product or service	For advice, contacts	For general information
Cash ISAs (continued)	<p>IFA if you are investing a large sum – for list of advisers, visit unbiased.co.uk, findanadviser.org or financialplanning.org.uk Tel 0117 945 2470</p>	<p>Comparison websites</p>
Credit unions	<p>Credit unions</p>	<p>Association of British Credit Unions Tel 0161 832 3694 www.abcul.org</p> <p>Ace Credit Union Services Tel 0191 276 3737 www.acecus.org</p> <p>Irish League of Credit Unions Tel +353 1 614 6700 www.creditunion.ie</p> <p>Scottish League of Credit Unions Tel 0141 774 5020 www.scottishcu.org</p> <p>Ulster Federation of Credit Unions Tel 028 9030 1204 or 028 9030 9994 www.ufcu.co.uk</p> <p>UKCreditUnions Tel 01706 215 082 www.ukcu.co.uk</p>

Financial product or service	For advice, contacts	For general information
Debt problems	<p>Advice NI Tel 028 9064 5919 www.adviceni.net</p> <p>Advice UK Tel 020 7469 5700 www.adviceuk.org.uk</p> <p>Citizens Advice www.citizensadvice.org.uk (England and Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Community Legal Advice Tel 0845 345 4 345 www.direct.gov.uk/legaladvice</p> <p>Consumer Credit Counselling Service Tel 0800 138 1111 www.cccs.co.uk</p> <p>Money Advice Scotland Tel 0141 572 0237 www.moneyadvicescotland.org.uk</p>	<p>Citizens Advice www.citizensadvice.org.uk (England and Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Consumer Credit Counselling Service Tel 0800 138 1111 www.cccs.co.uk</p> <p>Debtline NI (Northern Ireland) Tel 0800 027 4990 www.cccs.co.uk</p> <p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financialissues</p>

Financial product or service	For advice, contacts	For general information
Debt problems (continued)	<p>National Debtline (England, Wales and Scotland) Tel 0808 808 4000 www.nationaldebtline.co.uk</p> <p>Payplan Tel 0800 280 2816 www.payplan.com</p>	<p>National Debtline (England, Wales and Scotland) Tel 0808 808 4000 www.nationaldebtline.co.uk</p> <p>Payplan Tel 0800 280 2816 www.payplan.com</p>
<p>General insurance (eg travel, car, home)</p>	<p>To find an insurance broker, contact the British Insurance Brokers' Association Tel 0870 950 1790 www.biba.org.uk</p> <p>Macmillan Cancer Support www.macmillan.org.uk/travelinsurance</p> <p>Insurance companies</p>	<p>Association of British Insurers Tel 020 7600 3333 www.abi.org.uk</p> <p>Comparison websites</p>
<p>Grants for people affected by cancer</p>	<p>CancerHelp UK Tel 0808 800 4040 www.cancerhelp.org.uk</p> <p>Citizens Advice www.citizensadvice.org.uk (England and Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p>	<p>Charities, professional and occupational bodies and similar organisations</p> <p>Local authorities (councils) – see phone book</p> <p>Motability Scheme Tel 0845 456 4566 www.motability.co.uk</p>

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<p>Grants for people affected by cancer (continued)</p>	<p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/grants</p> <p>Turn2Us Tel 0808 802 2000 www.turn2us.org.uk</p>	
<p>Health insurance and life insurance</p>	<p>Personnel or human resources (HR) department if scheme at work</p> <p>Insurance brokers – to find one contact: British Insurance Brokers' Association Tel 0870 950 1790 www.biba.org.uk</p> <p>Independent financial advisers – for list of advisers, visit unbiased.co.uk, findanadviser.org or financialplanning.org.uk Tel 0117 945 2470</p> <p>Insurance companies</p>	<p>Association of British Insurers Tel 020 7600 3333 www.abi.org.uk</p>

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<p>Inheritance tax</p>	<p>Independent financial advisers – for list of advisers, visit unbiased.co.uk, findanadviser.org or financialplanning.org.uk Tel 0117 945 2470</p> <p>Society of Tax and Estate Practitioners Tel 020 7340 0500 www.step.org</p>	<p>HM Revenue & Customs Probate & Inheritance Tax Helpline Tel 0845 302 0900 www.hmrc.gov.uk/inheritancetax</p> <p>Directgov website www.direct.gov.uk/money</p>
<p>Investment management</p>	<p>Independent financial advisers – for list of advisers, visit unbiased.co.uk, findanadviser.org or financialplanning.org.uk Tel 0117 945 2470</p> <p>Stockbroker – to find one contact: London Stock Exchange Tel 020 7797 1000 www.londonstockexchange.com or Association of Private Client Investment Managers and Stockbrokers Tel 020 7448 7100 www.apcims.co.uk</p> <p>Bank</p>	<p>Association of Investment Companies Tel 020 7282 5555 www.theaic.co.uk</p> <p>Association of Private Client Investment Managers and Stockbrokers Tel 020 7448 7100 www.apcims.co.uk</p> <p>Investment Management Association Tel 020 7831 0898 www.investmentfunds.org.uk</p>

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<p>Investments and annuities</p>	<p>Independent financial advisers – for list of advisers, visit unbiased.co.uk, findanadviser.org or financialplanning.org.uk Tel 0117 945 2470</p> <p>Providers</p>	<p>Money Advice Service Tel 0300 500 5000 www.moneyadviceservice.org.uk (Also see the comparative tables at moneyadviceservice.org.uk/tables)</p>
<p>Loans and credit cards</p>	<p>Providers</p>	<p>Money Advice Service Tel 0300 500 5000 www.moneyadviceservice.org.uk</p>
<p>Mortgages</p>	<p>Mortgage brokers – to find one, visit unbiased.co.uk or see the phone book</p> <p>Mortgage lenders</p>	<p>Council of Mortgage Lenders Tel 0845 373 6771 www.cml.org.uk</p> <p>Money Advice Service Tel 0300 500 5000 www.moneyadviceservice.org.uk (Also see the comparative tables at moneyadviceservice.org.uk/tables)</p>

Financial product or service	For advice, contacts	For general information
National Savings & Investments	<p>National Savings & Investments Tel 0500 007 007 www.nsandi.com</p> <p>If you are investing a large sum, visit unbiased.co.uk, findanadviser.org or financialplanning.org.uk for list of advisers. Tel 0117 945 2470</p>	<p>National Savings & Investments Tel 0500 007 007 www.nsandi.com</p> <p>Post offices</p>
Occupational (or company) pension scheme	Pension administrator at work	<p>The Pensions Advisory Service Tel 0845 601 2923 www.pensionsadvisoryservice.org.uk</p>
Personal pensions	<p>For list of independent financial advisers, visit unbiased.co.uk, findanadviser.org or financialplanning.org.uk Tel 0117 945 2470</p> <p>Insurance companies</p>	<p>The Pensions Advisory Service Tel 0845 601 2923 www.pensionsadvisoryservice.org.uk</p> <p>Money Advice Service Tel 0300 500 5000 www.moneyadviceservice.org.uk (Also see the comparative tables at moneyadviceservice.org.uk/tables)</p>

Financial product or service	For advice, contacts	For general information
<p>Post Office Card Accounts</p>	<p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financialissues</p> <p>Citizens Advice www.citizensadvice.org.uk (England and Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Carers UK Tel 0808 808 7777 www.carersuk.org</p>	<p>Post offices</p>
<p>Power of attorney</p>	<p>Solicitors – to find one, contact: Law Society of England and Wales Tel 020 7242 1222 www.lawsociety.org.uk</p>	<p>Office of the Public Guardian (England and Wales) Tel 0300 456 0300 www.publicguardian.gov.uk</p>

Financial product or service	For advice, contacts	For general information
<p>Power of attorney (continued)</p>	<p>Law Society of Scotland Tel 0131 226 7411 www.lawscot.org.uk</p> <p>Law Society of Northern Ireland Tel 028 9023 1614 www.lawsoc-ni.org</p>	<p>Office of the Public Guardian (Scotland) Tel 01324 678300 www.publicguardian-scotland.gov.uk</p> <p>Office of Care and Protection (Northern Ireland) Tel 028 9072 4733 www.courtsni.gov.uk</p>
<p>Social services</p>	<p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financialissues</p> <p>Citizens Advice www.citizensadvice.org.uk (England and Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Carers UK Tel 0808 808 7777 www.carersuk.org</p>	<p>Local authority (council) – see phone book or direct.gov.uk/localcouncils</p>

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<p>State benefits</p>	<p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financialissues</p> <p>Citizens Advice www.citizensadvice.org.uk (England and Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Carers UK Tel 0808 808 7777 www.carersuk.org</p>	<p>Jobcentre Plus (if working age) Tel 0800 055 6688 www.direct.gov.uk</p> <p>The Pension Service Tel 0845 606 0265</p>
<p>State Pensions</p>	<p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financialissues</p>	<p>The Pension Service Tel 0845 606 0265</p> <p>HM Revenue & Customs Tel 0845 302 1479 www.hmrc.gov.uk/ni/intro/credits.htm</p>

Financial product or service	For advice, contacts	For general information
State pensions (continued)	<p>Citizens Advice www.citizensadvice.org.uk (England and Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p>	<p>Directgov www.direct.gov.uk/nationalinsurance www.direct.gov.uk/statepension</p>
Tax credits	<p>Macmillan Cancer Support Tel 0808 808 00 00 www.macmillan.org.uk/financialissues</p> <p>Citizens Advice www.citizensadvice.org.uk (England and Wales) www.cas.org.uk (Scotland) www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p>	<p>HM Revenue & Customs Tel 0345 300 3900 www.hmrc.gov.uk/taxcredits</p> <p>Directgov www.direct.gov.uk/taxcredits</p>

Financial product or service	For advice, contacts	For general information
<p>Taxation</p>	<p>Accountant – to find one contact:</p> <p>Association of Chartered Certified Accountants Tel 0141 528 2000 www.acca.co.uk</p> <p>or</p> <p>Institute of Chartered Accountants in England and Wales Tel 020 7920 8100 www.icaew.co.uk</p> <p>or</p> <p>Institute of Chartered Accountants in Ireland Tel (00 353) 1 637 7200 www.icaei.ie</p> <p>or</p> <p>Institute of Chartered Accountants of Scotland Tel 0131 347 0100 www.icas.org.uk</p> <p>TaxAid Tel 0345 120 3779 www.taxaid.org.uk</p> <p>TaxHelp for Older People Tel 0845 601 3321 or 01308 488 066 www.taxvol.org.uk</p>	<p>HM Revenue & Customs www.hmrc.gov.uk (see correspondence for your own tax office or see phone book for local enquiry centre or hmrc.gov.uk/eng)</p>

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<p>Work rights</p>	<p>Trade union of staff association at work if there is one</p> <p>Advisory, Conciliation and Arbitration Service Tel 08457 47 47 47 www.acas.org.uk</p> <p>Labour Relations Agency (Northern Ireland) Tel 028 9032 1442 www.lra.org.uk</p> <p>Community Legal Advice Tel 0845 345 4 345 www.direct.gov.uk/legaladvice</p> <p>Disability Law Service Tel 020 7791 9800 www.dls.org.uk</p> <p>Personnel or human resources (HR) department at work</p>	<p>Advisory, Conciliation and Arbitration Service Tel 0845 7 47 47 47 www.acas.org.uk</p> <p>Labour Relations Agency (Northern Ireland) Tel 028 9032 1442 www.lra.org.uk</p> <p>www.direct.gov.uk/rights</p> <p>Equality and Human Rights Commission Tel 0845 604 6610 (England) 0845 604 8810 (Wales) 0845 604 5510 (Scotland) www.equalityhumanrights.com</p> <p>Equality Commission for Northern Ireland Tel 028 90 890 890 www.equalityni.org</p>