

# SOURCES OF ADVICE

**WE ARE  
MACMILLAN.  
CANCER SUPPORT**

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

Financial product or service	For advice, contacts	For general information
<p><b>Cash ISAs</b></p>	<p>Banks, building societies</p> <p><b>National Savings &amp; Investments</b>  <b>Tel 0500 007 007</b>  <b>www.nsandi.com</b></p> <p>IFA if you are investing a large sum – for list of advisers, visit <b>unbiased.co.uk</b> or <b>financialplanning.org.uk</b>  <b>Tel 0117 945 2470</b></p>	<p><b>Money Advice Service</b>  <b>Tel 0300 500 5000</b>  <b>www.moneyadviceservice.org.uk</b>  (Also see the comparative tables at <b>moneyadviceservice.org.uk/tables</b>)</p> <p>Comparison websites (see page 141 for contact details)</p>
<p><b>Credit unions</b></p>	<p>Credit unions</p>	<p><b>Association of British Credit Unions</b>  <b>Tel 0161 832 3694</b>  <b>www.abcul.org</b></p> <p><b>Ace Credit Union Services</b>  <b>Tel 0191 276 3737</b>  <b>www.acecus.org</b></p> <p><b>Scottish League of Credit Unions</b>  <b>Tel 0141 774 5020</b>  <b>www.scottishcu.org</b></p> <p><b>UKCreditUnions</b>  <b>Tel 01706 215 082</b>  <b>www.ukcu.co.uk</b></p>

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

Financial product or service	For advice, contacts	For general information
Debt problems (continued)	<p><b>National Debtline</b> (England, Wales and Scotland) Tel 0808 808 4000 <a href="http://www.nationaldebtline.co.uk">www.nationaldebtline.co.uk</a></p> <p><b>Payplan</b> Tel 0800 280 2816 <a href="http://www.payplan.com">www.payplan.com</a></p>	<p><b>National Debtline</b> (England, Wales and Scotland) Tel 0808 808 4000 <a href="http://www.nationaldebtline.co.uk">www.nationaldebtline.co.uk</a></p> <p><b>Payplan</b> Tel 0800 280 2816 <a href="http://www.payplan.com">www.payplan.com</a></p>
General insurance (eg travel, car, home)	<p>To find an insurance broker, contact the British Insurance Brokers' Association Tel 0870 950 1790 <a href="http://www.biba.org.uk">www.biba.org.uk</a></p> <p><b>Macmillan Cancer Support</b> <a href="http://www.macmillan.org.uk/travelinsurance">www.macmillan.org.uk/travelinsurance</a></p> <p>Insurance companies</p>	<p><b>Association of British Insurers</b> Tel 020 7600 3333 <a href="http://www.abi.org.uk">www.abi.org.uk</a></p> <p>Comparison websites (see page 141 for contact details)</p>
Grants for people affected by cancer	<p><b>CancerHelp UK</b> Tel 0808 800 4040 <a href="http://www.cancerhelp.org.uk">www.cancerhelp.org.uk</a></p> <p>Citizens Advice <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a> (England and Wales) <a href="http://www.cas.org.uk">www.cas.org.uk</a> (Scotland) <a href="http://www.citizensadvice.co.uk">www.citizensadvice.co.uk</a> (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><b>Motability Scheme</b> Tel 0845 456 4566 (cars) 0845 60 762 60 (scooters and wheelchairs) <a href="http://www.motability.co.uk">www.motability.co.uk</a></p>

Financial product or service	For advice, contacts	For general information
<p>Grants for people affected by cancer (continued)</p>	<p><b>Macmillan Cancer Support</b>            Tel 0808 808 00 00  <a href="http://www.macmillan.org.uk/HowWeCanHelp/FinancialSupport/MacmillanGrants">www.macmillan.org.uk/HowWeCanHelp/FinancialSupport/MacmillanGrants</a></p> <p><b>Turn2Us</b>            Tel 0808 802 2000  <a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a></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:  <b>British Insurance Brokers' Association</b>            Tel 0870 950 1790  <a href="http://www.biba.org.uk">www.biba.org.uk</a></p> <p>Independent financial advisers – for list of advisers, visit <a href="http://unbiased.co.uk">unbiased.co.uk</a> or <a href="http://financialplanning.org.uk">financialplanning.org.uk</a>            Tel 0117 945 2470</p> <p>Insurance companies</p>	<p><b>Association of British Insurers</b>            Tel 0870 950 1790  <a href="http://www.abi.org.uk">www.abi.org.uk</a></p>

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

Financial product or service	For advice, contacts	For general information
<p><b>Investments and annuities</b></p>	<p>Independent financial advisers – for list of advisers, visit <a href="http://unbiased.co.uk">unbiased.co.uk</a> or <a href="http://financialplanning.org.uk">financialplanning.org.uk</a>  <b>Tel</b> 0117 945 2470            Providers</p>	<p><b>Money Advice Service</b>  <b>Tel</b> 0300 500 5000  <a href="http://www.moneyadviceservice.org.uk">www.moneyadviceservice.org.uk</a>            (Also see the comparative tables at <a href="http://moneyadviceservice.org.uk/tables">moneyadviceservice.org.uk/tables</a>)</p>
<p><b>Loans and credit cards</b></p>	<p>Providers</p>	<p><b>Money Advice Service</b>  <b>Tel</b> 0300 500 5000  <a href="http://www.moneyadviceservice.org.uk">www.moneyadviceservice.org.uk</a></p>
<p><b>Mortgages</b></p>	<p>Mortgage brokers – to find one, visit <a href="http://unbiased.co.uk">unbiased.co.uk</a> or see the phone book            Mortgage lenders</p>	<p><b>Council of Mortgage Lenders</b>  <b>Tel</b> 0845 373 6771  <a href="http://www.cml.org.uk">www.cml.org.uk</a>    <b>Money Advice Service</b>  <b>Tel</b> 0300 500 5000  <a href="http://www.moneyadviceservice.org.uk">www.moneyadviceservice.org.uk</a>            (Also see the comparative tables at <a href="http://moneyadviceservice.org.uk/tables">moneyadviceservice.org.uk/tables</a>)</p>

Financial product or service	For advice, contacts	For general information
<p><b>National Savings &amp; Investments</b></p>	<p><b>National Savings &amp; Investments</b>  <b>Tel</b> 0845 964 5000  <b>www.nsandi.com</b></p> <p>If you are investing a large sum, visit <b>unbiased.co.uk</b> or <b>financialplanning.org.uk</b> for list of advisers.  <b>Tel</b> 0117 945 2470</p>	<p><b>National Savings &amp; Investments</b>  <b>Tel</b> 0500 007 007  <b>www.nsandi.com</b></p> <p>Post offices</p>
<p><b>Occupational (or company) pension scheme</b></p>	<p>Pension administrator at work</p>	<p><b>The Pensions Advisory Service</b>  <b>Tel</b> 0845 601 2923  <b>www.pensionsadvisoryservice.org.uk</b></p>
<p><b>Personal pensions</b></p>	<p>For list of independent financial advisers, visit <b>unbiased.co.uk</b> or <b>financialplanning.org.uk</b>  <b>Tel</b> 0117 945 2470</p> <p>Insurance companies</p>	<p><b>The Pensions Advisory Service</b>  <b>Tel</b> 0845 601 2923  <b>www.pensionsadvisoryservice.org.uk</b></p> <p><b>Money Advice Service</b>  <b>Tel</b> 0300 500 5000  <b>www.moneyadvice.org.uk</b>  (Also see the comparative tables at <b>moneyadvice.org.uk/tables</b>)</p>



Financial product or service	For advice, contacts	For general information
<p><b>Post Office Card Accounts</b></p>	<p><b>Macmillan Cancer Support</b>  <b>Tel 0808 808 00 00</b>  <a href="http://www.macmillan.org.uk/financialissues">www.macmillan.org.uk/financialissues</a></p> <p><b>Citizens Advice</b>  <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>            (England and Wales)  <a href="http://www.cas.org.uk">www.cas.org.uk</a>            (Scotland)  <a href="http://www.citizensadvice.co.uk">www.citizensadvice.co.uk</a>            (Northern Ireland)            See phone book for your local branch</p> <p><b>Carers UK</b>  <b>Tel 0808 808 7777</b>  <a href="http://www.carersuk.org">www.carersuk.org</a></p>	<p>Post offices</p>
<p><b>Power of attorney</b></p>	<p>Solicitors – to find one, contact:</p> <p><b>Law Society of England and Wales</b>  <b>Tel 0870 606 2555</b>  <a href="http://www.lawsociety.org.uk">www.lawsociety.org.uk</a></p>	<p><b>Office of the Public Guardian</b>  <b>(England and Wales)</b>  <b>Tel 0300 456 0300</b>  <a href="http://www.publicguardian.gov.uk">www.publicguardian.gov.uk</a></p>

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

Financial product or service	For advice, contacts	For general information
<p><b>State benefits</b></p>	<p><b>Macmillan Cancer Support</b> Tel 0808 808 00 00 <a href="http://www.macmillan.org.uk/financialissues">www.macmillan.org.uk/financialissues</a></p> <p><b>Citizens Advice</b> <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a> (England and Wales) <a href="http://www.cas.org.uk">www.cas.org.uk</a> (Scotland) <a href="http://www.citizensadvice.co.uk">www.citizensadvice.co.uk</a> (Northern Ireland) See phone book for your local branch</p> <p><b>Carers UK</b> Tel 0808 808 7777 <a href="http://www.carersuk.org">www.carersuk.org</a></p>	<p><b>Jobcentre Plus</b> (if working age) Tel 0800 055 6688 <a href="http://www.direct.gov.uk">www.direct.gov.uk</a></p> <p><b>The Pension Service</b> Tel 0845 606 0265 (State Pension age) 0845 300 0168 (State Pension forecast)</p> <p><b>Department of Health</b> Tel 020 7210 4850 <a href="http://www.dh.gov.uk">www.dh.gov.uk</a></p>
<p><b>State Pensions</b></p>	<p><b>Macmillan Cancer Support</b> Tel 0808 808 00 00 <a href="http://www.macmillan.org.uk/financialissues">www.macmillan.org.uk/financialissues</a></p>	<p><b>The Pension Service</b> Tel 0845 606 0265 (State Pension age) 0845 300 0168 (State Pension forecast)</p> <p><b>HM Revenue &amp; Customs</b> <a href="http://www.hmrc.gov.uk">www.hmrc.gov.uk</a></p>

Financial product or service	For advice, contacts	For general information
<p><b>State Pensions (continued)</b></p>	<p><b>Citizens Advice</b>  <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>            (England and Wales)  <a href="http://www.cas.org.uk">www.cas.org.uk</a>            (Scotland)  <a href="http://www.citizensadvice.co.uk">www.citizensadvice.co.uk</a>            (Northern Ireland)            See phone book for your local branch</p>	<p><b>National insurance credits</b>            Tel 0845 302 1479  <a href="http://www.hmrc.gov.uk/ni/intro/credits.htm">www.hmrc.gov.uk/ni/intro/credits.htm</a></p> <p><b>National insurance voluntary contributions</b>            Tel 0845 915 5996  <a href="http://www.direct.gov.uk">www.direct.gov.uk</a></p>
<p><b>Tax credits</b></p>	<p><b>Macmillan Cancer Support</b>            Tel 0808 808 00 00  <a href="http://www.macmillan.org.uk/financialissues">www.macmillan.org.uk/financialissues</a></p> <p><b>Citizens Advice</b>  <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>            (England and Wales)  <a href="http://www.cas.org.uk">www.cas.org.uk</a>            (Scotland)  <a href="http://www.citizensadvice.co.uk">www.citizensadvice.co.uk</a>            (Northern Ireland)            See phone book for your local branch</p>	<p><b>HM Revenue &amp; Customs</b>            Tel 0845 300 3900  <a href="http://www.hmrc.gov.uk/taxcredits">www.hmrc.gov.uk/taxcredits</a></p> <p><b>Directgov</b>  <a href="http://www.direct.gov.uk">www.direct.gov.uk</a></p>

Financial product or service	For advice, contacts	For general information
<p><b>Taxation</b></p>	<p>Accountant – to find one contact:</p> <p><b>Association of Chartered Certified Accountants</b>  <b>Tel</b> 020 7059 5000  <b>www.acca.co.uk</b></p> <p>or</p> <p><b>Institute of Chartered Accountants in England and Wales</b>  <b>Tel</b> 020 7920 8100  <b>www.icaew.co.uk</b></p> <p>or</p> <p><b>Institute of Chartered Accountants in Ireland</b>  <b>Tel</b> (00 353) 1 637 7200  <b>www.icaei.ie</b></p> <p>or</p> <p><b>Institute of Chartered Accountants of Scotland</b>  <b>Tel</b> 0131 347 0100  <b>www.icas.org.uk</b></p> <p><b>TaxAid</b>  <b>Tel</b> 0845 120 3779  <b>www.taxaid.org.uk</b></p> <p><b>TaxHelp for Older People</b>  <b>Tel</b> 0845 601 3321 or 01308 488 066  <b>www.taxvol.org.uk</b></p>	<p><b>HM Revenue &amp; Customs</b>  <b>www.hmrc.gov.uk</b>          (see correspondence for your own tax office          or see phone book for local enquiry centre)</p>

Financial product or service	For advice, contacts	For general information
<p><b>Work rights</b></p>	<p>Trade union of staff association at work if there is one</p> <p><b>Advisory, Conciliation and Arbitration Service</b>  <b>Tel 08457 47 47 47</b>  <b>www.acas.org.uk</b></p> <p><b>Labour Relations Agency (Northern Ireland)</b>  <b>Tel 028 9032 1442</b>  <b>www.lra.org.uk</b></p> <p><b>Community Legal Advice</b>  <b>Tel 0845 345 4 345</b>  <b>www.directgov.gov.uk</b></p> <p><b>Disability Law Service</b>  <b>Tel 020 7791 9800</b>  <b>www.dls.org.uk</b></p> <p>Personnel or human resources (HR) department at work</p>	<p><b>Advisory, Conciliation and Arbitration Service</b>  <b>Tel 0845 7 47 47 47</b>  <b>www.acas.org.uk</b></p> <p><b>Labour Relations Agency (Northern Ireland)</b>  <b>Tel 028 9032 1442</b>  <b>www.lra.org.uk</b></p> <p><b>www.direct.gov.uk/rights</b></p> <p><b>Equality and Human Rights Commission</b>  <b>Tel 0845 604 6610 (England)</b>  <b>0845 604 8810 (Wales)</b>  <b>0845 604 5510 (Scotland)</b></p> <p><b>www.equalityhumanrights.com</b></p> <p><b>Equality Commission Northern Ireland</b>  <b>Tel 028 9050 0600</b>  <b>www.equalityni.org</b></p>