

SOURCES OF ADVICE

**WE ARE
MACMILLAN.
CANCER SUPPORT**

Financial product or service	For advice, contacts	For general information
<p>Bank and building society accounts</p>	<p>Banks, building societies</p> <p>IFA if you are investing a large sum – for list of advisers, visit unbiased.co.uk or financialplanning.org.uk</p> <p>Tel 0117 945 2470</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>British Bankers' Association Tel 020 7216 8800 www.bba.org.uk</p> <p>Building Societies Association Tel 020 7520 5900 www.bsa.org.uk</p>
<p>Budgeting</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>Money Advice Service budgeting tool Tel 0300 500 5000 www.moneyadviceservice.org.uk/yourmoney/interactive</p>

Financial product or service	For advice, contacts	For general information
<p>Cash ISAs</p>	<p>Banks, building societies</p> <p>National Savings & Investments Tel 0500 007 007 www.nsandi.com</p> <p>IFA if you are investing a large sum – for list of advisers, visit unbiased.co.uk or financialplanning.org.uk Tel 0117 945 2470</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>Comparison websites (see page 141 for contact details)</p>
<p>Credit unions</p>	<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>Scottish League of Credit Unions Tel 0141 774 5020 www.scottishcu.org</p> <p>UKCreditUnions Tel 01706 215 082 www.ukcu.co.uk</p>

Financial product or service	For advice, contacts	For general information
<p>Debt problems</p>	<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)</p> <p>www.citizensadvice.co.uk (Northern Ireland) See phone book for your local branch</p> <p>Community Legal Advice Tel 0845 345 4 345 www.communitylegaladvice.org.uk</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)</p> <p>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>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>
General insurance (eg travel, car, home)	<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 (see page 141 for contact details)</p>
Grants for people affected by cancer	<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 (cars) 0845 60 762 60 (scooters and wheelchairs) 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/HowWeCanHelp/FinancialSupport/MacmillanGrants</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 or financialplanning.org.uk Tel 0117 945 2470</p> <p>Insurance companies</p>	<p>Association of British Insurers Tel 0870 950 1790 www.abi.org.uk</p>

Financial product or service	For advice, contacts	For general information
<p>Inheritance tax</p>	<p>Independent financial advisers – for list of advisers, visit unbiased.co.uk 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</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 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</p> <p>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 or financialplanning.org.uk Tel 0117 945 2470 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 Mortgage lenders</p>	<p>Council of Mortgage Lenders Tel 0845 373 6771 www.cml.org.uk Money Advice Service Tel 0300 500 5000 www.moneyadviceservice.org.uk (Also see the comparative tables at moneyadviceservice.org.uk/tables)</p>

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<p>National Savings & Investments</p>	<p>National Savings & Investments Tel 0845 964 5000 www.nsandi.com</p> <p>If you are investing a large sum, visit unbiased.co.uk 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>
<p>Occupational (or company) pension scheme</p>	<p>Pension administrator at work</p>	<p>The Pensions Advisory Service Tel 0845 601 2923 www.pensionsadvisoryservice.org.uk</p>
<p>Personal pensions</p>	<p>For list of independent financial advisers, visit unbiased.co.uk 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.moneyadvice.org.uk (Also see the comparative tables at moneyadvice.org.uk/tables)</p>

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<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:</p> <p>Law Society of England and Wales Tel 0870 606 2555 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</p>

Financial product or service	For advice, contacts	For general information
<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 (State Pension age) 0845 300 0168 (State Pension forecast)</p> <p>Department of Health Tel 020 7210 4850 www.dh.gov.uk</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 (State Pension age) 0845 300 0168 (State Pension forecast)</p> <p>HM Revenue & Customs www.hmrc.gov.uk</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>National insurance credits Tel 0845 302 1479 www.hmrc.gov.uk/ni/intro/credits.htm</p> <p>National insurance voluntary contributions Tel 0845 915 5996 www.direct.gov.uk</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 0845 300 3900 www.hmrc.gov.uk/taxcredits</p> <p>Directgov www.direct.gov.uk</p>

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<p>Taxation</p>	<p>Accountant – to find one contact:</p> <p>Association of Chartered Certified Accountants Tel 020 7059 5000 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 0845 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)</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.directgov.gov.uk</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)</p> <p>www.equalityhumanrights.com</p> <p>Equality Commission Northern Ireland Tel 028 9050 0600 www.equalityni.org</p>