



Coping with Money Worries

Service personnel and their families in Cyprus may find it difficult to get information on agencies they can turn to for help with money worries. This factsheet will help you find the right contact details for agencies in Cyprus and the UK.

If you do find yourself with money worries it is important to seek help and sort it out at an early stage. Talk to your family so that you can share your problems and work together towards a solution. Contact one of the many agencies who can give you specialist advice. Most of all keep going! Clearing your debts can be a long process but the end result will be worthwhile and will put you back in control of your financial situation.

BRITISH FORCES CYPRUS		
Service Person's Unit	Can signpost service personnel to the best source of advice and give guidance on entitlement to pay and allowances. They can also provide basic help in such matters as the conduct of a bank account.	Company/Platoon Officers Unit Welfare Office Chief Clerk Regimental Admin Officer
SSAFA Personal & Family Support Worker	Local, confidential support service for Service Personnel, UKBC's and their dependants.	WSBA 2596 2009 ESBA 2474 4435
Solutions Relationship Counselling	Island-wide confidential relationship counselling for Service Personnel, UKBC's and their dependants.	Cyprus 2596 3318
Army Families Federation	Help with any aspect of Army family life. Provides a free DVD "Tackling Debt: A Five Step Guide for Forces Families."	Cyprus 2596 2110 WSBA 99920585 ESBA 99868112
Confidential Support Line	Confidential listening and support service to serving personnel and ex-serving personnel and their families.	Cyprus 8009 1065
Army Legal Services RAF Legal Services	Legal advice in relation to debt concerns provided by Service lawyers. Available for Service Personnel, UKBC's and their dependants.	Cyprus 2596 3972/3973 Cyprus 2596 3547
HIVE	Information network available to all members of the Service community. Offers initial support and can advise referral to agencies best suited to the individual's circumstances.	Ay Nik 23957699 Episkopi 25962000 Akrotiri 25276390 Nicosia 22359316 Dhekelia 24744551
WRVS	Practical support to single or unaccompanied service personnel in Cyprus. Offers an independent, confidential signposting service.	Dhekelia 24744447 Episkopi 25962151 Nicosia 22451627
UNITED KINGDOM		
Please note that the organisations below may only be able to provide advice that relates to the current law on debt related issues in England, Wales and Scotland.		
Credit Action	Information, advice and tools to help with your money - all completely free.	www.creditaction.org.uk
Consumer Credit Counselling Service	Professional telephone advice and a counselling service. Initial 10-15 minute call is chargeable from Cyprus. Counsellor will phone you for further sessions.	UK 0800 138 1111 From Cyprus: 00 44 113 297 0126
Payplan	A full range of free, realistic debt solutions for anyone with financial problems.	UK 0800 917 7823 From Cyprus: 00 44 1476 541 900
The National Debtline	Free confidential and independent advice on how to deal with debt problems. As well as the telephone helpline, an e-mail form is available on their website.	UK 0808 808 4000 From Cyprus: 00 44 121 410 6200 www.nationaldebtline.co.uk
Citizens Advice Bureau	Helps people resolve their legal, money and other problems. Works through a network of locations throughout the UK, but the website offers good information.	www.adviceguide.org.uk