

Citizens Advice Manchester Money Advice Service

**Our service is free, confidential,
independent and impartial.**

What we can do for you

- Assess your general and financial situation and increase your income
- Suggest ways for you to budget
- Help deal with any emergencies
- Advise you which debts to prioritise and the sanctions available if you don't pay
- Advise you on whether you are liable and how to challenge when appropriate
- Explain all of the options available to you



What we need from you

- Proof of your income. For example, your last 3 months bank statements, your last 3 months wage slips, your benefits award letter or student loan or registry notification.
- Proof of your expenditure. For example, your last 3 months bank statements or copies of bills for household services.
- Proof of your identity. For example, your passport, Biometric Residence Permit, Current driving licence photocard or your Birth Certificate.
- We need you to keep us informed of any changes to your personal and financial circumstances as it may affect the advice given.

Your information

When we record and use your personal information we only access it when we have a good reason, only share what is necessary and relevant and we do not sell it to commercial organisations.

We need to record information about you to help with your enquiry. We have a legitimate interest to do this. Please let us know if you'd like more information about how we'll use your data.

We need your explicit consent to use some information, including your ethnicity, religion, health conditions, sexual orientation, and trade union membership. If you agree, we'll use this information, which is known as 'special category personal data' to give you advice, help us gather data to improve our service and to support our research in a way that you can't be identified.

We'll make sure all your information is kept safe in our secure case management system.

Appointments

Our services are in very high demand so please let us know with at least 24 hours notice if you cannot attend any appointments we give to you so we can offer the appointment to someone else.

Email

debt.team@citizensadvicemanchester.org.uk

Phone

0161 528 7412

Keeping in touch

Please ask your caseworker for their direct contact details.

Complaints procedure

Citizens Advice Manchester is authorised and regulated by the Financial Conduct Authority (FRN617659) to give debt advice. If you are not happy with the service or the advice you receive, you have the right to complain. Full details of our complaints policy [can be found here](#).

If we are not able to resolve your complaint, you can ask the Financial Ombudsman Service to investigate for you. Full details can be found on the [Financial Ombudsman Service website](#).