

Monday - Friday
9.00am - 5.00pm



TH/MA/08/09

For free translation phone

Për një përkthim falas telefononi
للترجمة المجانية الرجاء الاتصال هاتفياً.
বিনামূল্যে অনুবাদের জন্য টেলিফোন করুন
Za besplatne prevode pozovite
欲索取免費譯本，請致電。

Pour une traduction gratuite, téléphonez
Για δωρεάν μετάφραση, τηλεφωνήστε.
મફત બાષાંતર માટે ફોન કરો.

निःशुल्क अनुवाद के लिए कृपया फोन कीजिए

بو ته رجومه كردنى به خورايى ته له فون بکه بو
Del nemokamo vertimo skambinkinte
സൗജന്യമായ തർജ്ജിമയ്ക്കായി ബന്ധപ്പെടുക

Po bezplatne tlumaczenia prosimy dzwonic
Para uma tradução grátis, telefone.

ਮੁਫਤ ਅਨੁਵਾਦ ਲਈ ਫੋਨ ਕਰੋ

Перевод – бесплатно. Звоните.

Para obtener una traducción gratuita llame al:
Turjubaan lacag la'aan ah ka soo wac telefoonka
இலவச மொழிபெயர்ப்புக்கு தோலைபேசி செய்யவும்.

Ücretsiz çeviri için telefon edin.

Điện thoại để được thông dịch miễn phí.

مفت ترجمے کے لئے ٹیلیفون کیجیے۔

For large print or braille phone

020 8430 6291

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Money Advice

We can help you gain control of your finances



Money Advice

This leaflet tells you how we can help you sort out your debts and gain control of your finances.



Contact details

Money Advisor, Albert Jacob House,
62 Roman Road, Bethnal Green, London E2 0PG

Telephone: 020 7364 3558

Email: housing.advice@towerhamlets.gov.uk

Online information is available at:

www.towerhamlets.gov.uk



2008 - 2009
Reducing Re-offending
2003 - 2008
Winner of 8 previous
Beacon Awards



INVESTOR IN PEOPLE



POSITIVE ABOUT
DISABLED PEOPLE



CUSTOMER
EXCELLENCE



The Government Standard



How the Money Advisor can help you

3 ways we can help you:

- Help with debts
- Help with managing your money
- Maximising your income

These are some of the debts we can help you with:

- Rent arrears
- Mortgage arrears
- Council Tax arrears
- Problems paying your utility bills

What do we do?

We will look at your income together with your expenditure and all of your debts, then help you prioritise what you need to pay first. **We can negotiate with people you owe money to and help you reach an agreement to repay the debt.**

If you are unable to reach an agreement, we may be able to help you defend any legal action. We can also help you maximise your income by checking you receive everything you are entitled to and if not, by helping you to make a claim.

Who can we help?

We provide free, confidential, independent advice to clients of Tower Hamlets Homeless Service who live in temporary accommodation inside or outside the borough. We also help private tenants, housing association tenants and owner occupiers who live in Tower Hamlets.

How to contact the Money Advisor

We are part of the Housing Advice Service and are based at Albert Jacob House, 62 Roman Road, E2 0PG. Visit us at our office Monday to Friday 9.30am – 4.00pm. Please call for an appointment first on 020 7364 3558.

We also hold outreach sessions at One Stop Shops in Tower Hamlets:

South Poplar One Stop Shop

First Tuesday of every month, 9.00am – 12.00 noon
15 Market Square (Chrip Street), E14 6AQ

Stepney & Wapping One Stop Shop

First Thursday of every month, 9.00am – 12.00 noon
Cheviot House, 227-233 Commercial Road, E1 2BU

Bethnal Green One Stop Shop

First Friday of every month, 9.00am – 12.00 noon
1 Rushmead, Bethnal Green, E2 6NE

We also hold advice sessions for hostel residents at a number of local hostels including Queen Victoria Seamen's Rest, Hopetown, Providence Row and Aldgate Hostel.

The 5 Golden Rules

If you have money problems always remember the 5 Golden Rules:

1: Don't borrow money to pay off debts

Consolidation loans can increase the interest you have to pay and could make your situation worse in the long run.

2: Don't ignore the problem

The longer you leave the problem the worse it will get. Contact your creditors and explain your difficulties as quickly as possible.

3: Prioritise your debts

Your essential bills are your mortgage or rent, loans secured on your property, Council Tax and utilities. Pay these before making any offers to pay credit cards or store cards.

4: Maximise income and reduce expenditure

Get a benefit check. Call **Claim the Max** on 020 7247 1050 to make an appointment. Check your household outgoings, i.e. utilities and insurance.

5: Get advice

Speak to an independent free advice service, like us. Be careful of companies that charge you for sorting out your debts.

Other Money Advice providers

Citizens Advice Bureau

Bow: 86 Bow Road, E3 4DL
Whitechapel: 32 Greatorex Street, E1 5NP
Drop-in sessions Mon to Thurs 9.45am – 5.00pm
Telephone advice Tues to Thurs 1.00pm – 3.00pm
Telephone 0844 826 9699

Island Advice

Island House, Roserton Street, E14 3PG
Telephone 020 7987 9379
Leave a message and they will call you back

Toynbee Hall

28 Commercial Street, E1 6LS
Telephone 020 7247 6943
Tuesdays from 7pm, no appointment needed

Mary Ward Legal Centre

26-27 Boswell Street, WC1N 3JZ
Telephone 020 7831 7079
Call Wednesdays for an appointment

Consumer Credit Counselling Service

Freephone 0800 138 1111
Mon to Fri 8.00am – 8.00pm

National Debtline

Freephone 0808 808 4000
Mon to Fri 9.00am – 9.00pm and Sat 9.30am – 1.00pm

Claim the Max

Telephone 020 7247 1050
Mon to Fri 9.40am – 4.00pm
Call for an appointment to get a benefit check

Our Customer Promise

When you meet us we will:

- Be polite, helpful, honest and treat you fairly
- Keep the matter confidential

When you visit our offices we will:

- Aim to start dealing with your enquiry within 15 minutes
- Provide you with translation and interpretation if required

When you phone us we will:

- Aim to answer your call within 5 rings
- Greet you and give you our name and the name of the service

When you write to us by letter, email or fax we will:

- Reply within 10 working days
- Always try to use plain language

When we visit you in your home we will:

- Offer you a choice of morning or afternoon visits
- Always show identity cards and treat your home with respect

We want your feedback ... including any complaints

To improve our service we need your feedback, whether it is a comment, compliment or complaint. If you make a complaint we will carry out independent and fair enquiries as quickly as possible.

To give us your feedback you can:

- Speak to a member of staff
- Call us on 020 7364 7262
- Write to us at Quality Team, Albert Jacob House, 62 Roman Road, Bethnal Green, London E2 0PG
- Email us at quality@towerhamlets.gov.uk