



BSMAS is a voluntary organisation run by a trained team of Christian debt advisers. We offer non-judgmental advice and are supported by local churches. We are a member of Community Money Advice, a national debt advice charity.

BSMAS is authorised by  
The Financial Conduct Authority  
No. 618704

BSMAS is an associate member of  
Churches Together Bishop's Stortford.  
[www.ctbs.org.uk](http://www.ctbs.org.uk)

BSMAS works in association with  
Community Money Advice



[www.communitymoneyadvice.com](http://www.communitymoneyadvice.com)

If you would like to make an appointment with an advisor or would just like more information about how we can help, please contact us on:

**01279 652523**

[bsmoneyadvice@ntlworld.com](mailto:bsmoneyadvice@ntlworld.com)  
[www.bs-money-advice-service.org.uk](http://www.bs-money-advice-service.org.uk)

**Worried about money?  
Struggling to pay debts?**



FREE, friendly and confidential advice for people living in the Bishop's Stortford area from trained advisers authorised by the Financial Conduct Authority





## Our Service Offers You

- Free, friendly, and confidential advice about debts and budgeting, including negotiating with creditors
- Flexible meeting times
- Meetings in at our office in Bishop's Stortford (home visits may be available)

## We will not

- Knowingly aid fraud
- Break the law
- Handle or lend any money
- Act as a debt collector

BSMAS can only offer advice on personal debt in accordance with UK law.

All information held is stored under Data Protection law guidelines.



## Where to start

Please call or email to arrange an initial meeting. The first meeting will usually take 1-2 hours.

We will discuss your individual situation and look at the best options for you.

Please bring as much information as you can to this meeting about your financial position, including:

- Recent bank statements
- Income details including benefits
- Details of regular outgoings
- Details of any debts (credit cards or loans)
- Any letters about money you owe

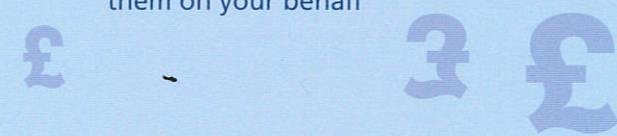
**Phone or email to make an appointment**

## Together we will

Create a financial statement which will help you deal with your money problems.

## To do this we will

- Look at how much money you have coming in and how much is going out. We can check benefit entitlement and help you to maximise your income and minimise your outgoings.
- List who you owe money to and how much
- Work out which are your priority debts and suggest a payment plan
- Look at any non-priority debts and proportion out the amount of money you have available to repay them
- Write to all your creditors to offer payment plans and negotiate with them on your behalf



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