



With help from CAP, I sat down and looked at how to manage my everyday life. Now I no longer get up thinking about debt every day and wondering whether I can afford to feed my children.

Francella



With CAP, you've got food in your cupboard, all your bills are paid, nobody's phoning you asking for money. It's such a weight off your shoulders. You're not a slave to debt – and that's priceless.

Reg and Janice



When CAP is involved, they don't just leave you. Even when you're debt free, they're still there for you. They actually get to know you. It has turned my life around.

Sharon

CAP  
DEBT  
HELP

## Lifting the weight of debt

Free debt advice and personal support in the Ribble Valley

Call free on: **0800 328 0006**  
or visit: **capdebthelp.org**



CAP are unsurpassed when it comes to the debt help they give people across the country.

Martin Lewis,  
Money Saving Expert



In partnership with St James' Church, Clitheroe

capdebthelp.org

**always hope.**

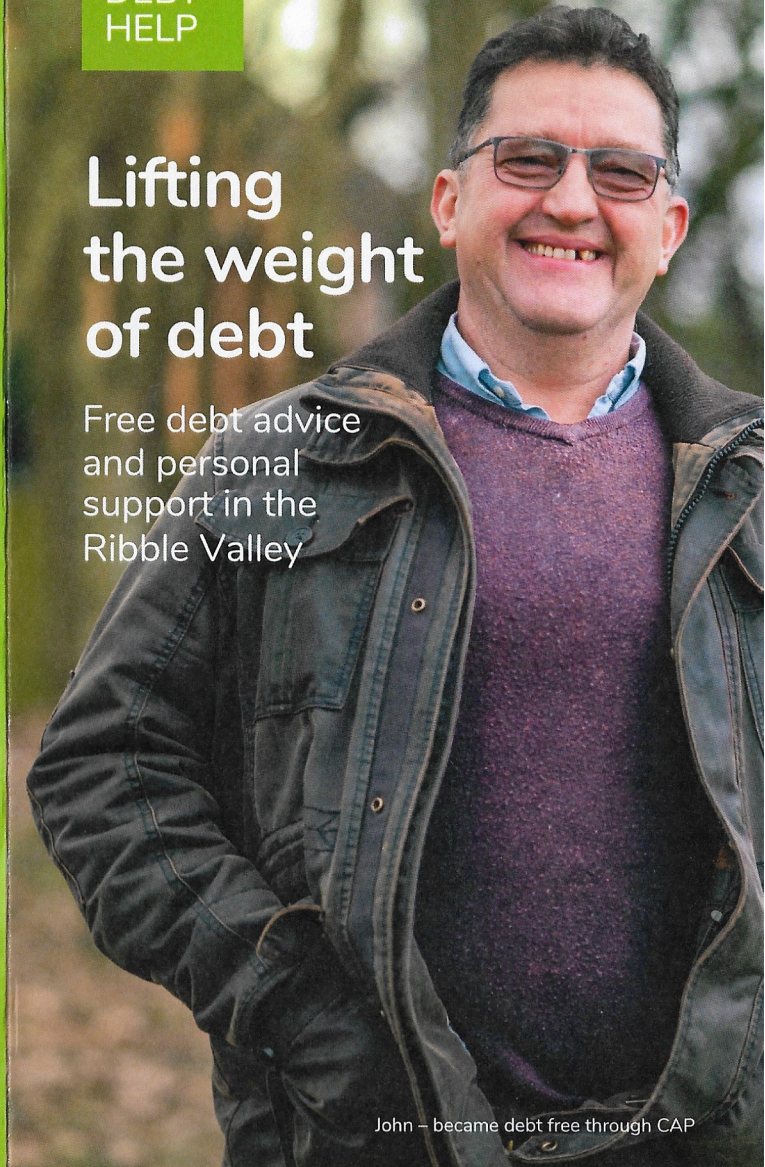
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CAP  
DEBT  
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## Lifting the weight of debt

Free debt advice and personal support in the Ribble Valley



John – became debt free through CAP

Book your free appointment  
**0800 328 0006**  
**capdebthelp.org**



**If you are feeling weighed down by debt, then we can help.** You may think your situation is impossible, but there is hope. Our friendly team will give you a listening ear in confidential appointments and provide a practical solution to your debts.

Since we started helping people out of debt in 1996, we've helped thousands in situations like yours through our professional service offered by over 250 CAP Debt Centres. So ring us today and begin your journey to becoming debt free.



### Does it cost anything?

**Our service is completely free.** We are able to provide a totally free service because CAP is a charity and receives donations from churches and individuals who want to help people.




### Will my creditors cooperate with you?

**Yes.** We have worked with over 1,000 companies within the finance industry and we are well respected. This means that councils, utilities and mortgage companies work with us because they have seen the results of our involvement. They know we offer fair repayments based on what you can afford.



### Is CAP just for Christians?

**No. CAP will help anyone regardless of their religious beliefs.** We are committed to our service being available to all individuals regardless of age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation. Will take appropriate measures to monitor this.



## How our debt help service works

### 1 Local appointments

After you call CAP, a Debt Coach from a local CAP Debt Centre will carry out your first appointment.

### 2 An effective budget

Our trained Debt Advisors will work out a realistic budget that prioritises your essential bills. We will negotiate affordable payments with each creditor and attempt to stop unfair interest and charges where possible. Your local Debt Coach will then explain the budget and the payments you will need to make.

### 3 CAP Plan

In most cases, a CAP Plan is set up for you. You will need to make one monthly payment into your CAP Plan to cover your debts and also bills if appropriate. CAP will then distribute this to your creditors on your behalf. You can also build up savings through your CAP Plan.

### 4 Severe debt

If you are in severe debt, we can walk you through insolvency options, such as petitioning for bankruptcy and helping you to fill out the forms.

### 5 Debt free

You can use your CAP Plan to pay your bills and debt repayments until you are debt free. We look forward to celebrating with you when you cross the finish line!

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We know it takes a lot of courage to make the first call. But the sooner you ring, the sooner you'll have peace of mind.