

"Where does my money go?"

"I am struggling to make ends meet"

"It is not easy to talk about money"

"What is APR?"



Contact us:

Face to face:

Citizens Advice Chelmsford
Burgess Well House
Coval Lane
Chelmsford
CM1 1FW

Opening hours for drop-in advice:

Mon, Weds – Fri: 9am – 4:30pm
Tues: 9am – 12:30pm
Saturday (apart from 1st of the month):
9:30am – 12noon

Telephone:

Advice Line: 01245 205 656

Opening hours for telephone advice:

Mon – Fri: 9am – 4:30pm
Saturday (apart from 1st of the month):
9:30am – 12noon



Online:

For an appointment with the Chelmsford Money coach email:

moneycoach@chelmsfordcab.org



www.citizensadvice.org.uk

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Budgeting?
Maximising income?
Borrowing & saving?
Reducing expenditure?
Debt management?
Banking?

Would a meeting with the Money Coach help me?



**citizens
advice**

Chelmsford

Are you paying more for your energy than you need to?

We can help you to find the best energy deal for you.



We look at ways of cutting the cost of your energy and can help with cost comparisons.



Other cost comparisons

- home phone, broadband and satellite TV costs;
- mobile phones; and
- insurance.



Often, these costs can increase year on year without us noticing and changes in financial circumstances can suddenly make these a problem.



Price comparisons can help to control and reduce these costs.

Budgeting

We can help you with putting a budget together.



Without a budget, it is difficult to work out what is being spent where and therefore, where you could achieve savings.

Saving

Having some savings set aside for a 'rainy day' can help when the need for unexpected spending occurs.

Borrowing

Even with good budgeting, events can occur that require extra spending. Knowing where to look for lower cost borrowing can avoid financial problems in the future.

We cover options for borrowing including Credit Unions and credit cards.



Opening and managing bank accounts

Most people will already have a bank account but may not be aware of options that are better suited to their needs.



We can look at what bank account options are available to you and which best suit your circumstances.

Dealing with debt

Addressing debt early can avoid it becoming a major problem.

We can help you think about what you should do if you get into debt, or think that you are about to get into debt, in the future.

We look at how to respond if you get into debt, getting support with debt issues; and things to avoid if you get into debt.

