

Life Centre Stourbridge



## Debt Advice and Money Management

### What do we offer?

Free, face to face, personal debt advice and money management

### Where are we?

Based at The Upper Room (Formerly the Well Bookshop) above Vines.

### When did the Debt Advice Service begin?

It is well over a year now since Churches Together in Stourbridge (CTS) adopted the idea of setting up a free Debt Advice Centre.

Meetings were held in autumn 2013 at local churches with up to 60 people from throughout the area present.

### Who are we?

Around 20 of those have gone on to become members of our Debt Advice Team - fully trained – and with more joining.

***It has been very good to see people from all the local churches and denominations literally Coming Together to work and serve as good friends, without any barriers. We have some very talented people in our churches.***

It has also been very encouraging to know that **CTS** and many other local churches and individuals continue to contribute to support us practically, prayerfully and also financially.



Churches Together in  
Stourbridge

Registered Charity No: 1156191.  
Authorised and regulated by the Financial Conduct Authority  
telephone : 01384 442375  
email us : [info@lifecentredebtadvice.org.uk](mailto:info@lifecentredebtadvice.org.uk)  
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## **You may ask – what is the need? – Why bother?**

- We know that up to 25% of our society is struggling with bills and debt that they cannot comfortably manage.
- We have seen people, apparently successful in their careers, who have over-reached themselves financially – as they have tried to give their children everything they thought they wanted.
- Others have fallen out of work perhaps through redundancy or illness and have lost control as their income dropped but their financial commitments stayed the same. Family breakdown or bereavement can have the same effect – all at a time when they are at their lowest ebb.
- Others have somehow never learnt the basics of money management and budgeting and find the consumer society with all its apparent attractions hard to resist.
- Each person we see brings different problems. Our role is to assist them to maximize income and identify the best way to address their debt. We know, though, that getting out of debt can be difficult and will take application. We therefore seek to support them through the process as well.





## **Let us tell you more.....**

We opened in The Upper Room above Vines – the old Well Bookshop – accessed from Court Passage - in May 2014. We have around one new client per week. Each is different and some we need only see once. Others visit more often as we work through their financial problems, bailiffs, “red letters”, Liability Orders, fines in arrears, credit cards and so on.

We work in pairs, and sometime threes. There will be the Debt Adviser, and a Supporter to sit in, pray, sort papers, and whatever else is needed. The third would be a more experienced Debt Adviser for training purposes.

**We have already had some real successes and it is great to see people built up so that they can face their problems and become debt free.**

We are linked to with the local Food Bank at St John’s Church on the ring road. With them, we are anxious to address the causes behind the immediate need, hence our emphasis on Money Management input. This includes not only time spent with clients looking at how they can best budget but also delivering the CAP Money course to local groups.

**It goes without saying that the identities of everyone we see, and all we do is strictly and absolutely confidential.**



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3 final thoughts:-

1. If you are struggling with debts and repayments that are getting out of hand and think we can help, please phone **01384 442375** to talk it through and perhaps make an appointment. Alternatively, please speak to me.
2. If you think you would like to get involved as a member of our team, as a DA, supporter, or 'pray-er' or help in any way please phone the number or speak to me. We would love more help to enable us to help more people.
3. If you might be able to support us financially either on a one off basis, or by Standing Order and Gift Aid (we are set up as an independent charity), please do get in touch – **see above** .

***We are anxious to build up a stable financial base to maintain and expand the work in the long term....for this, we need your assistance, support and above all - your prayers.***

***Please consider how valuable your support will be to those in our community in Stourbridge who need help in coping with debt.***



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