

## Dealing with debt

[Veterans' Gateway](#) is the first point of contact for veterans seeking support. It's made up of a number of military charities and can put you in touch with organisations who can help further. [Contact Veteran's Gateway on 0808 802 1212](#) (24 hours a day, 365 days a year).

There is now a [Veterans' Gateway App](#) which you can use to find support organisations in your area using a smartphone or tablet.

[Stockton & District Advice & Information Services \(SDAIS\)](#) has specialist debt advisers to explain the options available to you and help you to manage your debt problem(s). They provide practical advice and support to improve money management skills and give you confidence to move forward.

[The Soldiers, Sailors, Airmen Families Association \(SSAFA\)](#) provide financial, practical and emotional assistance to anyone that is currently serving or has ever served in the Army, Navy or RAF, and their families. The Stockton branch is based at the T. A. Centre on Norton Rd, Stockton. Clients are usually seen in their homes but can be seen at the Norton office. The service is available **Monday to Friday 10.00am – 12 noon**. To make an appointment call **01642 553666** or e-mail [stockton.ssafa@hotmail.com](mailto:stockton.ssafa@hotmail.com)

[StepChange](#) is another charity that offers valuable advice to anybody struggling with debt repayments, working closely with armed forces charity [SSAFA](#) to offer specialist advice to older armed forces veterans.

[The Officers' Association](#) provides support and advice to **former officers** and their dependents on a variety of matters including employment, finances, housing, health, wellbeing, volunteering and maintaining a social life.

[The Royal British Legion's](#) 'Benefits and Money Advice' team provides valuable help to manage your finances, deal with debts and access grants and welfare benefits. They also provide links to other military charities which can offer additional support.

[The Finchale Group](#) is an independent charity providing specialist support programmes for veterans and their families across the north east. This includes debt, housing, vocational training, CV building, cover letters, relationships, employment, addiction counselling, mental and physical health assistance, benefits and education.

[The Money Advice Service](#) was set up by the Government to provide free and impartial financial advice which deals with:

- Information about opening bank and savings accounts
- Practical advice about budgeting and money management
- Maximising your income
- Insurances
- Income Tax
- Credit & Borrowing
- Savings & Investments
- Pensions

Support is provided over the phone and online 'Web Chat'.