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Press Release

Debt charity offers hope to those living on their overdraft

As research published today by comparison website *moneysupermarket.com* has found that ten percent of British adults live on their overdraft, a leading debt charity is calling on anyone who is permanently in their overdraft to seek help. The Consumer Credit Counselling Service (CCCS) says that using credit to pay for living expenses is one of the key signs that you have a debt problem and this should not be ignored.

CCCS offers free advice and support to people with debt problems and can help people identify any benefits that they are entitled to but not claiming. Of those contacting the charity for help with their debt problems last year, over 30,000 people had overdraft debt, the average overdraft debt being £2,125.

Laura Carver, CCCS helpline manager, says: "If you find you are routinely living beyond your means when it comes to day to day living expenses, call our helpline for free advice and support. The sooner you call us the more we can do to help you."

The CCCS free phone helpline 0800 138 1111 is open 8am to 8pm, Monday to Friday.

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Notes for editors:

1. CCCS operates *Debt Remedy*, an online counselling service available round the clock at www.cccs.co.uk for those who prefer an anonymous option.
2. CCCS's ethos is to help the "can't pays", not the "won't pays", and does not condone debt avoidance. CCCS always aims to help its clients pay back what they owe, in a realistic timescale and manner that is suited to each individual's situation.
3. CCCS is self-funding. Lenders share with the charity the benefit they receive from its operation, making a donation from the money repaid to them. This allows CCCS to retain its independence and ensure that its advice is always in the best interest of the client. CCCS aims to separate the "can't pays" from the "won't pays".