



Debt Centre

St Albans Church is partnering with other Crawley churches and with Christians Against Poverty (CAP) to offer debt counselling in our community. The service is completely free to those who need it helping people out of debt through offering face to face home visits, befriending service and an in-depth debt counselling service where each person will be supported by until they are debt free.

Christians Against Poverty is a national debt counselling charity with a network of debt centres based in local churches. CAP offers hope and a solution to people in debt through its top quality, in-depth service.

The service is free and available to anyone regardless of faith, age, gender, race, disability or sexual orientation.

Call 0800 328 0006 to book an appointment with Crawley Debt Centre.

How CAP's service works:

1. Home visit

After you call CAP, a Debt Coach and Support Worker from the local CAP Debt Centre will arrange to visit you in your own home.

2. An effective budget

Our trained debt counsellors will work out a realistic budget that prioritises your essential bills. Your local Debt Coach will then visit you again to explain the budget, any options or choices you may have in terms of working your way out of debt, and what payments you need to make. Our CAP HQ team will then negotiate affordable payments with each creditor and stop unfair interest and charges where possible.

3. CAP Account

If you choose to work with us, a CAP Account is set up for you. This acts like a simple bank account and can be used to pay your regular bills and debts. You will need to make one weekly or monthly payment into your account to cover all of your bills and debts. CAP will then distribute this to your creditors on your behalf. You can also make savings in your CAP Account.

4. Severe debt

If you are in severe debt then we can walk you through insolvency options, such as petitioning for bankruptcy. We can help you to fill out the forms and even attend court with you.

5. Debt free

You will use your CAP Account to pay your bills and debt repayments and you will be supported by CAP until you are debt free.

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Want to donate?

You can give via online banking, the details you need are below.

Account Name: Crawley CAP Debt Centre

Sort Code: 60-05-16

Account Number: 24909785

Visit capuk.org/i-want-help/cap-debt-help/introduction to find out more about the services available.

Visit <https://capuk.org/about-us/the-cap-story> to find out more about how it all started