

Not all debt advice is trustworthy



Some companies offering debt help online and on social media can:

- Make claims that are too good to be true like 'Government-backed quick and easy debt write-off'
- Try to sell you only one way to deal with your debts, when you should have choices, and
- Pretend to be charities like StepChange, Citizens Advice or National Debtline to make it seem like you can trust them

To make sure you're getting debt advice you can trust, take these steps:



Check they are approved

Search online for the 'FCA register'. Check the company is listed and check the small print — they might have limits on giving debt advice. Remember, local councils aren't on the register but they provide trustworthy advice.



Check what they say

Good debt advice isn't too good to be true. It also doesn't sell you one way to deal with debt, like getting an Individual Voluntary Arrangement (IVA) or Trust Deed — it gives you choices.



Check it's honest

Some companies pretend to be us. Check their web address, logo and their contact details. We think good debt advice should always be free, so check it doesn't come at a cost.



Check your details are safe

Some companies take personal details like your date of birth to sell on, or they can try to access your bank accounts. Ask the company how they're keeping your details safe.



Get debt advice you can trust
Visit: stepchange.org/checkit

