



CAP
DEBT
HELP

Lifting the weight of debt in Scotland

Free debt advice and
personal support across
Highland Perthshire

Get help today

0800 328 0006
capscotland.org

christians
against
poverty



If you are feeling weighed down by debt, then we can help. You may think your situation is impossible, but there is hope. Our friendly team will give you a listening ear in confidential appointments and provide a practical solution to your debts.

Since we started helping people out of debt in 1996, we've helped thousands in situations like yours through our professional service offered by over 250 CAP Debt Centres. So ring us today and begin your journey to becoming debt free.



Does it cost anything?

Our service is completely free. We are able to provide a totally free service because CAP is a charity and receives donations from churches and individuals who want to help people.



Will my creditors cooperate with you?

Yes. We have worked with over 1,000 companies within the finance industry and we are well respected. This means that councils, utilities and mortgage companies work with us because they have seen the results of our involvement. They know we offer fair repayments based on what you can afford.



Is CAP just for Christians?

No. CAP will help anyone regardless of their religious beliefs. We are committed to our service being available to all individuals regardless of age, disability, gender reassignment, pregnancy and maternity, race, religion or belief, sex and sexual orientation. We will take appropriate measures to monitor this.

How our debt help service works

1 Local appointments

After you call CAP, a Debt Coach from a local CAP Debt Centre will carry out your first appointment.

2 An effective budget

Our trained Debt Advisors will work out a realistic budget that prioritises your essential bills. We will negotiate affordable payments with each creditor and attempt to stop unfair interest and charges where possible. Your local Debt Coach will then explain the budget and the payments you will need to make.

3 CAP Plan

In most cases, a CAP Plan is set up for you. You will need to make one monthly payment into your CAP Plan to cover your debts and also bills if appropriate. CAP will then distribute this to your creditors on your behalf. You can also build up savings through your CAP Plan.

4 Severe debt

If you are in severe debt, we can walk you through insolvency options, such as petitioning for bankruptcy and helping you to fill out the forms.

5 Debt free

You can use your CAP Plan to pay your bills and debt repayments until you are debt free. We look forward to celebrating with you when you cross the finish line!

Call free on: **0800 328 0006**
or visit: **capscotland.org**

We know it takes a lot of courage to make the first call. But the sooner you ring, the sooner you'll have peace of mind.



CAP took a lot of the pressure and worries from me. They just cared, and that's what helped me the most. I'm budgeting better through CAP; I feel as if there is a future for me and I will eventually be debt free.

Kay



With CAP, you've got food in your cupboard, all your bills are paid, nobody's phoning you asking for money. It's such a weight off your shoulders. You're not a slave to debt – and that's priceless.

Reg and Janice



I was living on £20 a week to feed my family and pay all the bills. You see yourself as that much of a failure that you can see only one way out: you think your family is better off without you. CAP saved my life, no exaggeration.

Brian

CAP
DEBT
HELP

Lifting the weight of debt in Scotland

Free debt advice and personal support across Highland Perthshire

Call free on: **0800 328 0006**
or visit: **capscotland.org**



CAP are unsurpassed when it comes to the debt help they give people across the country.

Martin Lewis,
Money Saving Expert



Get help today



In partnership with Aberfeldy Parish Church

capscotland.org

always hope.

[CAPuk](#) [CAPscot](#) [CAP_scotland](#) [CAPukorg](#)

Charity Registered No: 1097217 (England & Wales), SC038776 (Scotland).
CAP is authorised and regulated by the Financial Conduct Authority. Product Code: 103136v1