

CITIZENS ADVICE BUREAU	
England www.citizensadvice.org.uk/	Scotland www.cas.org.uk/
Advice sessions times are listed below. Telephone advice is generally available during office hours	
<p style="text-align: center;">ANNAN</p> <p>19a Bank Street, Annan, DG12 6AA Tel: 0300 303 4321 info@dagcas.org</p> <p style="text-align: center;">Monday – Friday: 9.30am – 12.30pm and 1.30pm – 4.30pm Advice by telephone only (Monday -Thursday 9am – 5pm Friday 9.am – 4.30pm)</p>	<p style="text-align: center;">HEXHAM</p> <p>The community Centre Gilesgate, HEXHAM, NE46 3NP Tel: 0808 278 7944</p> <p>(Drop in hours - Tuesday & Friday 10am to Midday) Friday: 9:30am – 1:30pm advice by telephone only Monday – Friday: 9am – 4:30pm Adviceline – 0808 278 7944 Debt Advice - 01670 339960 Text DEBT to 81400</p>
<p style="text-align: center;">BARROW IN FURNESS</p> <p>Ramsden Hall, Abbey Road, Barrow-In-Furness, LA14 5QW Tel: 0344 488 9624</p> <p style="text-align: center;">Monday – Friday: 9am – 4pm (drop in)</p> <p>(Face to face drop-in sessions are Tuesday & Friday 9am – 1pm & Thursday 1-3pm)</p>	<p style="text-align: center;">KENDAL</p> <p>Blackhall Road, Kendal, LA9 4BT Tel: 03444 111 444 advice@southlakesca.org.uk</p> <p style="text-align: center;">Monday – Wednesday: 9:30am – 4pm (appointments only after 2pm) (open for drop ins on: Tuesday 10am -1pm) Friday 9:30am – 4pm (appointments only)</p>
<p style="text-align: center;">CARLISLE</p> <p>4th Floor Broadacre House, Lowther Street, Carlisle, CA3 8DA Tel: 03444 111 444 advicehub@ca-ce.org.uk</p> <p style="text-align: center;">Monday, Tuesday & Thursday: 9am – 4pm (appointments only) Wednesday & Friday: 10am – 3pm (general)</p>	<p style="text-align: center;">LANCASTER</p> <p>5 George Street, Lancaster, LA1 1XQ Tel: 0808 278 7882 (Adviceline) or 01524 481 508 enquiries@northlancashirecab.org.uk</p> <p style="text-align: center;">Tuesday – Thursday – 10am – 2pm</p>
<p style="text-align: center;">CASTLE DOUGLAS</p> <p>Queen Street, Castle Douglas, DG7 1EG Tel: 0300 303 4321 info@dagcas.org</p> <p style="text-align: center;">Wednesday & Friday 9.30am – 4.00pm (closed 12:30 - 1:30pm) Appointments and Drop in Service</p>	<p style="text-align: center;">MILLOM</p> <p>31 Wellington Street, Millom, LA18 4DG Tel: 01229 772395 advice.copeland@gmail.com</p> <p style="text-align: center;">Monday - Friday: 9am – 5pm Pre-arranged telephone appointments only</p>

DUMFRIES	PENRITH
81-85 Irish Street, Dumfries, DG1 2PQ Tel: 0300 303 4321 info@dagcas.org	2 Sandgate, Penrith, CA11 7TP Tel: 03444 111 444 advicehub@ca-ce.org.uk
Monday – Thursday 9am – 5pm Friday: 9am – 4:30pm	Tuesday & Thursday: 10am – 3:30pm (Appointments only)

CITIZENS ADVICE BUREAU	
PRESTON	ULVERSTON
Town Hall Annex, Birley Street, Preston, PR1 2QE Tel: 0300 330 1172 (Advice Line) Tel: 0800 144 8444 (Help to Claim)	Ulverston Business Centre 25 New Market Street, Ulverston, LA12 7LR Tel: 03444 111 444 (new enquiries) Tel: 015394 46464 (ongoing enquiries only) advice@southlakesca.org.uk
Monday – Thursday: 9.15am – 3:15pm (appointments only)	Monday & Thursday: 9:30am – 4pm (appointments only)
WHITEHAVEN	WORKINGTON
Tangier Buildings, Gregg's Lane, Whitehaven, CA28 7UH Tel: 01946 693321 advice.copeland@gmail.com	Town Hall, Oxford Street, Workington, CA14 2RS Tel: 01900 604735 Tel: 0800 144 8848 (Adviceline)
Monday- Friday 9am -5pm Advice by telephone appointment only	Monday & Wednesday - Friday: 10am – 3pm No F2F appointments advice by telephone only Face to Face advice by appointments possible after an initial telephone assessment)

INLAND REVENUE (Tax Credits)	LEGAL ADVICE
Helpline: 0345 300 3900 Web Site: www.gov.uk/topic/benefits-credits/tax-credits	CIVIL LEGAL ADVICE
Monday to Friday: 8am – 6pm	You may get legal aid if your home is at risk. Tel: 0345 345 4 345 Web Site: www.gov.uk/civil-legal-advice
MORTGAGE PAYMENT PROTECTION (provided by Aviva Insurance Limited)	CUMBRIA LAW CENTRE
Claims Information: 0800 559 3326	(Employment, Housing, Welfare Benefits advice)
	8 Spencer Street, Carlisle CA1 1BG Tel: 01228 515129 Web Site: www.cumbrialawcentre.org.uk
	Various outreach sessions in Cumbria available by appointment

<p style="text-align: center;">HOUSING</p> <p style="text-align: center;">SHELTER</p> <p>Web Site: www.shelter.org.uk.</p> <p style="text-align: center;">Emergency Helpline: 0808 800 4444 Mon – Friday 8am – 6pm</p> <p style="text-align: center;">HOUSING AID CENTRES</p> <p style="text-align: center;">CUMBRIA HOUSING AID (Shelter) 31 St Andrews View, Penrith, CA11 7YF Tel: 01768 867040</p> <p style="text-align: center;">LANCASHIRE HOUSING AID CENTRE (Shelter) Blackburn Central Library, Town Hall, Blackburn, BB2 1AG Tel: 0808 8004444</p> <p style="text-align: center;">NORTH EAST HOUSING AID CENTRE (Shelter) 76-80 Clayton St, Newcastle upon Tyne NE1 5PG Tel: 0344 515 2914</p> <p style="text-align: center;">SCOTLAND GLASGOW COMMUNITY HUB 116 Osborne Street, Glasgow, G1 5QH Tel: 0808 800 4444</p>	<p style="text-align: center;">DEBT ADVICE</p> <p style="text-align: center;">MONEY ADVICE SCOTLAND</p> <p>Tel: 0808 800 9060 Web site: www.moneyadvicescotland.org.uk Email: info@moneyadvicescotland.org.uk</p> <p style="text-align: center;">MONEYHELPER</p> <p>Tel: 0800 138 7777 (free phone) Web site: www.moneyhelper.org.uk</p> <p style="text-align: center;">ADVICEUK</p> <p>Member centres offer debt advice, including specialist advice for minority communities and people with disabilities.</p> <p>Tel: 0300 777 0107 Web Site: www.adviceuk.org.uk</p> <p style="text-align: center;">STEPCHANGE DEBT CHARITY</p> <p>Tel: 0800 138 1111 Web Site: www.stepchange.org.uk</p> <p style="text-align: center;">NATIONAL DEBTLINE</p> <p>Freephone 0808 808 4000 (England, Wales & Scotland) Web Site: www.nationaldebtline.org</p> <p style="text-align: center;">PAYPLAN</p> <p>Tel: 0800 316 1833 (free phone) Monday – Friday 8am – 8pm Saturday 9am – 3pm</p> <p>Web Site: www.payplan.com</p>
<p style="text-align: center;">BENEFITS & GRANTS</p> <p style="text-align: center;">TURN2US</p> <p>Website: www.turn2us.org.uk</p>	

SELF EMPLOYED	
<p style="text-align: center;">BUSINESS DEBT LINE</p> <p>Web Site: www.businessdebtline.org Webchat Monday to Friday 9am – 5pm Tel: <u>0800 197 6026</u> Monday to Friday 9am – 8pm</p>	<p style="text-align: center;">STEPCHANGE</p> <p>Web Site: www.stepchange.org/debt-info/self-employed-debt-advice</p>
<p style="text-align: center;">PAYPLAN</p> <p>Tel: 0800 316 1833 (free phone) Monday – Friday 8am – 8pm Saturday 9am – 3pm</p> <p>Web Site: www.payplan.com/debt-info/self-employed-debt-help</p>	

THE CUMBERLAND

CARE HUB

TEL: 01228 403141

Monday to Friday 8am – 8pm

Saturday 8:30am – 4 pm

Sunday 10am – 4pm

ARREARS MANAGEMENT TEAM

TEL: 01228 403283

Arrears@cumberland.co.uk
cumberland.co.uk

AMBLESIDE

Lake Road, LA22 0AD

TEL: 015394 32828

ANNAN

102 High Street, DG12 6DW

TEL: 01461 203362

APPLEBY IN WESTMORLAND

12 Bridge Street, CA16 6QH

TEL: 017683 52505

ASPATRIA

6 King Street, CA5 3ET

TEL: 016973 21492

BARROW IN FURNESS *

186/188 Dalton Road, LA14 1PR

TEL: 01229 870070

BRAMPTON

19 Front Street, CA8 1NG

TEL: 016977 3075

CARLISLE, DENTON HOLME

111-113 Denton Street, CA2 5EH

TEL: 01228 523464

CARLISLE, ENGLISH STREET

67a English Street, CA3 8JZ

Closed for refurbishment

CARLISLE, FISHER STREET

38 Fisher Street, CA3 8RQ

TEL: 01228 403228

CARLISLE, KINGSTOWN *

243 Kingstown Road, CA3 0BQ

TEL: 01228 516020

CARLISLE, ROSEHILL

1a Wavell Drive, CA1 2ST

TEL: 01228 514614

CLEATOR MOOR

52 High Street, CA25 5AA

TEL: 01946 813003

COCKERMOUTH

2 Station Street, CA13

9QW

TEL: 01900 823207

DALSTON

12 The Square, CA5 7PH

TEL: 01228 710218

DUMFRIES *

166/168 High Street, DG1

2BA

TEL: 01387 256106

EGREMONT

46 Main Street, CA22 2AB

TEL: 01946 821513

GRETNA

105 Central Avenue, DG16

5AQ

TEL: 01461 337901

HALTWHISTLE

Main Street, NE49 9AB

TEL: 01434 320513

KENDAL *

16 Finkle Street, LA9 4AB

TEL: 01539 720460

KESWICK

30a Station Street, CA12

5HF

TEL: 017687 74333

LANCASTER *

26-28 Cheapside, LA1 1LZ

TEL: 01524 532131

LANGHOLM

36 High Street, DG13 0JH

TEL: 013873 80632

LOCKERBIE

98 High Street, DG11 2ES

TEL: 01576 203398

LONGTOWN

2 English Street, CA6 5SD

TEL: 01228 791161

MARYPORT

93 Senhouse Street, CA15 6BU

TEL: 01900 815747

PENRITH *

15 Middlegate, CA11 7PG

TEL: 01768 865131

PRESTON *

90 Fishergate, PR1 2NJ

TEL: 01772 556606

SILLOTH

12 Station Road, CA5 4AE

TEL: 016973 32062

ULVERSTON

26 New Market Street, LA12 7LN

TEL: 01229 580525

WHITEHAVEN *

30 Lowther Street, CA28 7DW

TEL: 01946 66683

WIGTON

1 & 2 Market Place, CA7 9NW

TEL: 016973 42334

WINDERMERE

18 Main Road, LA23 1DY

TEL: 015394 46698

WORKINGTON, POW STREET *

21 Pow Street, CA14 3AG

TEL: 01900 65265

WORKINGTON, MURRAY ROAD

Cumbria House, Murray Road, CA14

2AD

Temporarily Closed

Current Cumberland Branch opening hours
can be found at:

<https://www.cumberland.co.uk/opening-times>