

Updates from Citizens Advice Swale December 2025

At the start of a new year you may be particularly worried about your finances and feel unable to cope, especially if it's been difficult to budget over the festive period. People get into debt for all sorts of reasons. It's important to know you're not alone and help is available.

In 2025, our specialist Money Advice team supported Swale clients with over 3,000 debt issues and helped write off debts of almost £500,000. The advice we provide is non-judgmental and is focused on exploring ways to manage your finances.

When you contact us for advice, we'll assess your circumstances and advise you of the most appropriate course of action based on your situation, capacity and needs.

We can help you to:

- Identify ways in which you may be able to increase your income and reduce your expenditure. We can carry out a benefit check so you know if there are any benefits you're entitled to.
- Help you understand the difference between priority and non-priority debts, and how to manage repayments. You'll then know what your most important debts are and it may ease any anxiety you may have around what creditors can do.
- Explore options to deal with your debts. You may be surprised at the options that could be available to you.
- Provide guidance and support to help you put a debt solution in place.

We're not just here to help with debt. We provide advice on a wide range of issues including benefits, housing, employment, relationships, discrimination, healthcare, education, cost of living and energy.

How can we help you?

Drop-in sessions (no appointment necessary):

Sittingbourne

Mondays 10am-12pm - Swale House

Tuesdays 11.30am-1.30pm - Murston Family Hub

Sheppey

Tuesdays 10am-12pm - Sheppey Gateway (except the second Tuesday of every month, which is held at Sheerness East Working Mens Club)

Faversham

Wednesdays & Fridays 10am-12pm - 43 Stone Street, Faversham

Thursdays 10am-12pm - West Faversham Community Centre

Telephone advice: Call Adviceline on freephone 0808 278 7979
(Monday-Friday 10am-3.30pm)

Email advice: Contact us online at www.citizensadviceswale.uk/email-general-advice

Specialist debt advice: Request a call back at
www.citizensadviceswale.uk/debt

To stay up to date with our opening times, please visit
www.citizensadviceswale.uk or follow us on Facebook.