

Immediate release

Charity gives cautious welcome to Cameron's call to "pay off debts"

GETTING household finances in order is the way forward in difficult times, agrees UK debt counselling charity Christians Against Poverty.

The response came in anticipation of the Prime Minister's speech due to be given on the last day of the Conservative Party Conference in Manchester.

A statement showing what he's expected to say this afternoon read: "The only way out of a debt crisis is to deal with your debts. That means households – all of us – paying off the credit card and store card bills."

A spokesman for growing charity Christians Against Poverty, which has a network of church-based centres offering free debt help to many vulnerable and low income families, said: "No one wants debts. Most people would agree that they want to pay off loans and cards.

"The issue is this: most people feel they are not in a financial position to do it especially with the kind of job losses, pay freezes and inflation that have hit individuals and families in the last few years.

"If personal debts are becoming problematic, you must call our freephone number 0800 328 0006 for help sooner rather than later. Ignoring them is not a good option. Once they start to spiral out of control, our clients describe the associated stress as unbearable and, in fact, more than a third of those that call us for help are suicidal by the time they ring."

In a recent survey of more than 1,000 clients, 61 per cent waited more than a year to ask for help with 28 per cent waiting three years or more and 46 per cent of those felt there was no one to help them.

As well as the free award-winning debt counselling offered by the charity, described recently as "unsurpassed" by Money Saving Expert Martin Lewis, CAP also helps prevent people from getting into a crisis situation through money education workshops called CAP Money.

Nearly 1,000 churches across the UK have now trained to offer the free courses to their local communities. CAP Money teaches people how to prioritise bills, pay off cards, set a budget for the household and stick to it.

"These three sessions have really taken the guess work out of people's household finances so if you have shouted at the TV this morning "I would if I could Mr Cameron", it's worth checking out www.capmoney.org to see if a church near you is offering the course.

Ends

About Christians Against Poverty:

Christians Against Poverty is a home-grown debt counselling charity which is determined to reduce poverty in the UK caused by debt. It partners its financial expertise with the care of the local church to offer free debt help and a solution to people through 160 centres spread through England, Northern Ireland, Scotland and Wales.

In its 15 years, the charity has helped 45,000 people with its uniquely in-depth service which is given free of charge, in the client's home, to all who need it regardless of age, gender, faith or background.

The fast-growing charity intends to have a debt-counselling CAP centre in 500 towns and cities across the UK by around 2015 – and to that end has a swathe of new centres due to open this month (October). For more about CAP see www.capuk.org

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