

Press release **embargoed till 6am Thursday February 24, 2011**

LIFE-SAVING GUIDE WILL HELP UK'S MOST VULNERABLE, SAYS CAP

A NEW guide released today for those blighted with the double misery of poor mental health *and* problem debt has been welcomed as a "life saver" by growing charity Christians Against Poverty (CAP).

The booklet, written in plain English for individuals and their carers, has been produced by TV's money expert Martin Lewis and provides clear advice for some of the UK's most vulnerable people. It covers issues of how to reduce debt, where to get help and legal advice.

Among others, Martin Lewis lists CAP as an organisation people can contact for caring advice to help them become debt free.

John Kirkby, founder and international director of debt counselling charity CAP said: "We expect this guide to literally save lives. The isolation and fear of living with out-of-control debts is a unique kind of misery which can drive people to the edge.

"Debts can also be caused by people whose mental health means their dealings with their finances and bills can be erratic. There is advice in this guide for them too."

He recommended people with vulnerable family members also read the guide which includes advice from consultant psychiatrist Rob Waller who trains CAP's staff out in the field to identify and understand the issues.

Research undertaken in 2008 by leading medics and published in *Psychological Medicine* found: "The more debts people had, the more likely they were to have some form of mental disorder...people with six or more separate debts had a six-fold increase in mental disorder."

CAP offers free debt counselling for people regardless of age, gender or beliefs through 150 church-based centres throughout the UK. Every day staff celebrate people becoming debt free.

Not only is the advice free and face-to-face, it happens in the clients' home making it ideal for anyone feeling unwell, fearful or unable to cope with life.

For debt help ring 0800 328 0006 or visit www.capuk.org to find out more.

Ends

Notes for journalists:

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 150 centres. The fast-growing charity intends to have a debt-counselling CAP centre in 500 towns and cities across the UK by 2015. It is currently handling more than £64m of clients' debt. For more about CAP see www.capuk.org

More about **Rob Waller** here: <http://mindandsoul.info/>

He's more than happy to speak to journalists about the issues: 01506 523787

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