

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.

For over 20 years, CAP has been providing free debt help in Scotland. We've helped thousands of people in situations like yours through our professional service offered by over 250 debt centres across the UK. Call us today to start your debt free journey.



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 Specialist Scotland 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 to help you become debt free.

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

Debt solutions

With our expertise, we can support you with a range of debt solutions, such as repayment plans, Debt Arrangement Schemes and insolvency options like sequestration (bankruptcy) or Trust Deeds.

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 pick up the phone, the sooner you'll have peace of mind.



It was nerve-wracking to make that first phone call to CAP, but I'm glad I did as I was able to get help. Becoming debt free was a big relief for me. I'm now more hopeful for the future.

Rachel – Prestonpans



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 – Glasgow



The people at CAP listen to you. There's no judgement. They show the best way forward for you and take you through every step of the way. It's like meeting a new pal.

Ron – Irvine

CAP
DEBT
HELP

Lifting the weight of debt in Scotland

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

Martin Lewis,
Money Saving Expert



capscotland.org

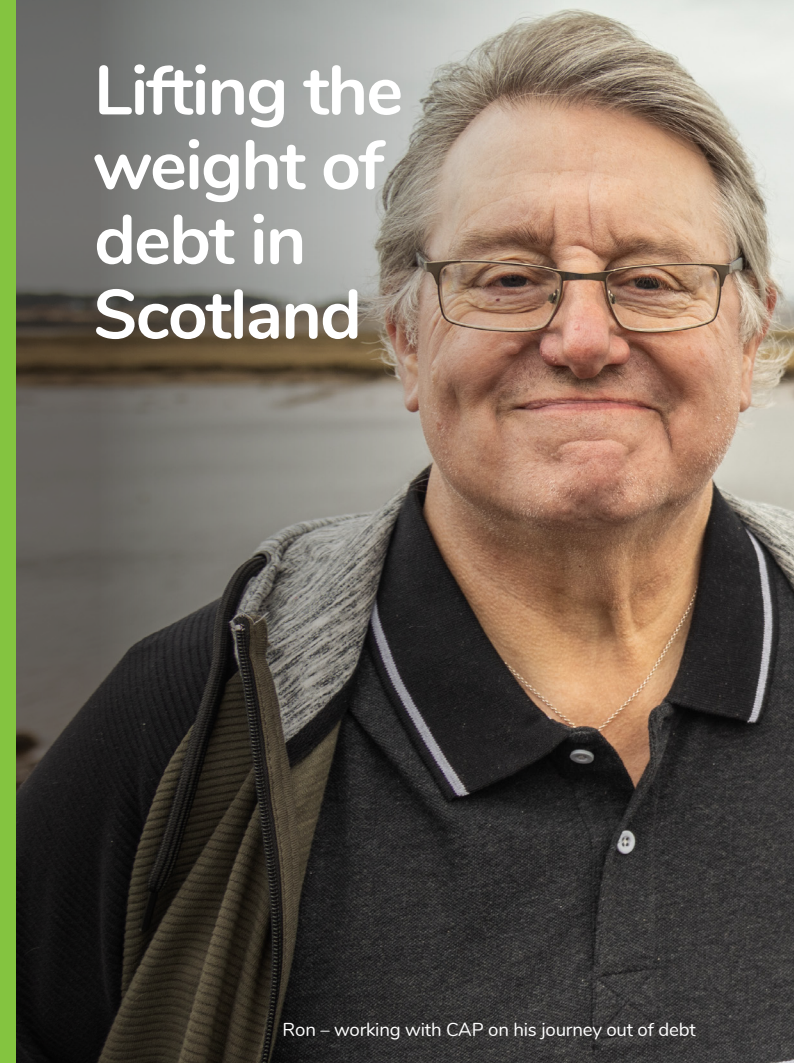
always hope.

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Ron – working with CAP on his journey out of debt

Book your free appointment
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