

Using the Money Advice and Budgeting Service

your
guide

- ☒ free
- ☒ independent
- ☒ confidential



What is MABS?

MABS, the Money Advice and Budgeting Service, is:

- Free
- Independent
- Confidential
- Non-judgmental

MABS provides advice to people who are having difficulties with managing their money or are in debt.

We have 51 services around the country.

We also operate a National Helpline: (Monday to Friday, 9.00 a.m. to 8.00 pm, on **0761 07 2000**).

Our website, **www.mabs.ie** also provides information and advice on managing money and dealing with debt.

Please note

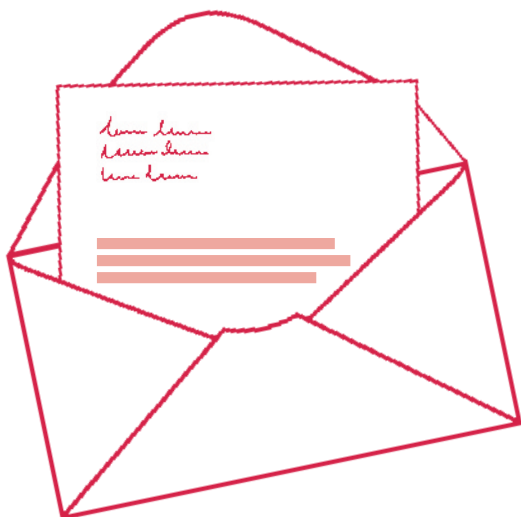
MABS does not give out any money, nor do we give financial advice to our clients on investments or specific financial products.

Our role is to help you draw up a realistic budget which will allow you to deal with your debts. Where possible, we will help you to maximise your income. For example, we can help you to claim all your entitlements and tax credits.

Why do people usually go to MABS?

People often seek our help because:

- Money difficulties have arisen because of illness in the family, separation or divorce, redundancy, bereavement, an accident, etc.
- There is no money left over to pay everyday bills.
- The money coming into the household is less than it used to be.
- Loan repayments have fallen behind.
- They have been living on a low income for a long time.
- They took out more loans than they are able to repay.
- They go from welfare to work and find they haven't as much money as they thought.
- They go from work to welfare and haven't as much money as they had to live on.



How do you contact MABS?

You can ring our national Helpline on **0761 07 2000** or you can drop in to your local MABS office (see list at the end of this booklet). The Helpline is open from 9am to 8pm Monday to Friday, making it the quickest and most convenient way to contact MABS. If you ring from a landline it will cost you the same as a local call. If you ring from a mobile phone, the Helpline Adviser will offer to call you back and save you the mobile phone charges.

If you wish to, you can remain anonymous. If it's general information you want, you will get it immediately. If you need MABS support material, it will be sent to you promptly and free of charge and you will be offered ongoing support as you work through the material.

If you need to avail of the personal assistance of a Money Adviser, you will be referred to your local MABS. If there is some time before your first appointment, the Helpline Adviser will offer to help you prepare for your meeting with your Money Adviser.

The service we offer is free, independent, confidential and non-judgmental. Please call us if you are in debt or are in danger of slipping into debt. We will be happy to help you deal with your personal debt issues.

How to use the Money Advice and Budgeting Service

Making your first appointment

When you make the first contact with us you will usually talk to the office administrator. He or she will take some of your details and make the appointment. At this stage, you should say if it is an emergency. If you feel very worried by your situation, you should say this too. Some offices have a waiting list for appointments and may take people on a priority basis.

When you go for your first appointment bring:

- Any letters you have received from your creditors or their solicitors (if you have been too frightened to open them, bring them closed to your Money Adviser who will help you). ☒
- Your credit union account book (if you are a member) and any recent statements. ☒
- Your books from any account you might have with door-to-door salesmen or moneylenders. ☒
- Any statements of your rent payments, or electricity, gas, telephone or cable bills. ☒
- Bank statements and details of any other debts. ☒
- Details of your income – your pay slip if you are working. ☒
- Your Social Welfare payment book or receipt from the Post Office if you are unemployed. ☒
- Any car finance, mortgage, loan or credit card agreements signed by you. ☒

If you don't have any of these documents available or if you forget any of them when you go for your appointment, don't worry – keep your appointment anyway. Your Money Adviser will ask you to send them by post or bring them with you to the next appointment. If you find it difficult to get these documents, the Money Adviser will help you.

Don't be afraid to talk about all your debts. The Money Adviser will not be shocked by the number of debts you have, how much you owe or how you got into debt. They are only interested in helping you.

If you can't keep an appointment please let the MABS office know well in advance so they can reschedule.

How the service works with you

Your first appointment could take an hour or more, depending on your needs.

The Money Adviser will:

- Examine your income and make sure you are getting everything you are entitled to
- Establish if you are liable for the debts
- Help you work out how much you will need to live on every day and give you advice on budgeting
- Help you to start preparing a financial statement that will be used when negotiating with your creditors
- Help you prioritise your debts (housing, heat, light and food are your main priorities) and help you decide on a payment plan
- Help to negotiate with your creditors if necessary
- Provide you with support while you deal with your debts
- Make contact, and refer you to, other services if you wish

How long the process takes

The number of appointments you have with us and the length of time you remain with the service will depend on your needs. The Money Adviser will encourage and support you while you make progress and begin to deal with your difficulties. There is no set time in which you are expected to do this.

MABS is a confidential service

The Money Adviser will not discuss your situation with anyone without having your written and authorised agreement. The service will provide you with the information and support to make decisions, but no one will tell you what to do. Any decisions and choices about your debts and payments must be made by you.

Making payments to your creditors

Where needed we work with credit unions to provide a bill payment system for people who have budgeting problems. This system is called the MABS Special Account. The Money Adviser will help you examine your budget and work out how much you need to pay every week in order to keep up to date with your bills (even the ones that are not usually paid weekly). The credit union will open an account for you (separate from your shares and loan account).

You then pay the agreed amount, to cover all your bills, into the account on your payday. At the end of every month, we will forward that money to your creditors as agreed. It is very important to remember that this system only works if the money is paid in regularly, as the amount paid out depends on how much you have lodged.

There are many other methods of payment. The Money Adviser will discuss these methods with you so that you can choose the one that suits you best.

Self-help

If you prefer to deal with your situation yourself, we have a number of publications that may help, including the MABS Guide to Dealing with Debt. A range of information leaflets and booklets on specific topics is available on our website at **www.mabs.ie** and from any MABS office. Our website **www.mabs.ie** has an interactive path and support documentation to help you deal with your debt and budgeting problems.



How to contact us:

Helpline: 0761 07 2000

Website: www.mabs.ie

Carlow

Carlow Town 0761 07 2070

Cavan

Cavan Town 0761 07 2410

Clare

Ennis 0761 07 2430

Cork

Cork City 0761 07 2090

Dunmanway 0761 07 2450

Mallow 0761 07 2440

Charleville 0761 07 2420

Donegal

Buncrana 0761 07 2470

Derrybeg 0761 07 2650

Donegal Town 0761 07 2480

Letterkenny 0761 07 2460

Dublin

Ballyfermot 0761 07 2800

Ballymun 0761 07 2150

Blanchardstown 0761 07 2330

Cherry Orchard 0761 07 2110

Clondalkin 0761 07 2270

Coolock 0761 07 2290

Crumlin 0761 07 2500

Dorset Street 0761 07 2510

Dun Laoghaire 0761 07 2530

Dundrum 0761 07 2310

Finglas / Cabra 0761 07 2170

National Traveller MABS 0761 07 2230

Francis Street 0761 07 2350

Lombard Street 0761 07 2520

Swords 0761 07 2550

Tallaght 0761 07 2370

Galway

Connemara (Ceathru Rua)	0761 07 2820
Loughrea	0761 07 2580
Galway City	0761 07 2570
Tuam	0761 07 2560

Kerry

Tralee	0761 07 2190
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Kildare

Kilcock	0761 07 2590
Newbridge	0761 07 2600

Kilkenny

Kilkenny City	0761 07 2610
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Laois

Portlaoise	0761 07 2620
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Leitrim

Ballinamore	0761 07 2630
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Limerick

Dominic Street	0761 07 2210
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Longford

Church Street	0761 07 2640
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Louth

Drogheda	0761 07 2490
Dundalk	0761 07 2540

Mayo

Ballina	0761 07 2660
Castlebar	0761 07 2670

Meath

Navan	0761 07 2680
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Monaghan

Castleblaney	0761 07 2690
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Offaly

Tullamore	0761 07 2710
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Roscommon

Abbey Street	0761 07 2720
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Sligo

Fish Quay	0761 07 2730
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Tipperary

Tipperary Town	0761 07 2130
Clonmel	0761 07 2750
Nenagh	0761 07 2760
Thurles	0761 07 2740

Waterford

Canada Street	0761 07 2050
Dungarvan	0761 07 2770

Westmeath

Athlone	0761 07 2400
Mullingar	0761 07 2700

Wexford

Main Street	0761 07 2780
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Wicklow

Arklow	0761 07 2390
Bray	0761 07 2250



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Disclaimer

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mabs

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log on

www.mabs.ie



phone

Helpline: 0761 07 2000



drop in

We have offices nationwide.
Our website and helpline will
direct you to your local office.

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