

# Change Of Plan

A Practical Workbook for Starting Over

**“You can't go  
back and change  
the beginning,  
but you can start  
where you are  
and change the  
ending.”**

C.S Lewis

## This book is yours.

Use it to

- Plan your release
- Keep track of appointments
- Write down important contacts
- And think about your future

No one can make you share anything

*You write in it.*

### If This Book is Lost – Please Return It To:

<b>Full Name</b>	
<b>Phone Number</b>	
<b>Release Address</b>	
<b>Key Contacts</b>	

Thank you for returning this book. It may contain important personal information.

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# My Release To-Do List

Use this page to plan what you need to sort out before and after release

## Think about these areas when making your list:

1. **Probation** – Do you know your first appointment date and time?
2. **Housing** – Do you know where you are sleeping on night one?
3. **Benefits** – Universal Credit can take 5 weeks. Start it as early as you can.
4. **Healthcare** – Do you need a GP, prescription, or dentist?
5. **Relationships** – Who do you want to contact? Who do you want to stay away from?

#	What I need to do?	Done?
1		
2		
3		
4		
5		
6		

7		
8		
9		

# Probation

*Keep this information somewhere safe – missing appointments can have serious consequences*

## My Probation Officer

<b>Name of Probation Officer</b>	
<b>Phone Number</b>	
<b>Email Address</b>	
<b>Office Address</b>	
<b>Date &amp; Time of First Appointment</b>	

*Questions I have for my first meeting...*

## North East Probation Offices

Use the table below to find your nearest office. All offices share the same contact number 0191 933 3780.

Area	Address
Newcastle	Victoria House, Hampshire Court, Newcastle Business Park, NE4 7YJ
Gateshead	Warwick Street, Gateshead, NE8 1PZ
South Shields	Probation Office, Secretan Way, South Shields, NE33 1HG
Durham	Framwell House, Framwellgate, Durham, DH1 5SU
Darlington	9 Corporation Road, Darlington, DL3 6TH
Middlesbrough	160 Albert Road, Middlesbrough, TS1 2PZ
Northumberland (Ashington)	South View, Ashington, NE63 0RY
Northumberland (Blyth)	Unit 36, Bridge Street, Blyth, NE24 2AG
Sunderland	Stoney Ln, Southwick, Sunderland SR5 2JB

**Important:** Always attend probation appointments on time. If you are going to be late or cannot make it, call your probation officer as soon as possible. Missing appointments without a good reason could mean you are recalled to prison.

# Housing

*Knowing where you are going to live is one of the most important parts of your release plan*

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## My Housing Arrangements

Where am I living on release?	
Address	
Landlord / Housing Provider Name	
Landlord / Housing Phone Number	

*Contacts for housing...*

## Council Housing & Homelessness Teams

If you have nowhere to go on release, contact the council in the area you want to live. Tell them your release date as early as possible.

Council	Housing / Homelessness Team	Phone
Newcastle City Council	Housing Solutions, Civic Centre, Barras Bridge, Newcastle, NE1 8QH	0191 277 7427
Gateshead Council	Housing Advice Team, Civic Centre, Regent Street, Gateshead, NE8 1HH	0191 433 3000
Durham County Council	Homeless Prevention, County Hall, Durham, DH1 5UQ	03000 268 000
Darlington Borough Council	Housing Advice, Town Hall, Feethams, Darlington, DL1 5QT	01325 406 333
Middlesbrough Council	Housing Options Team, PO Box 506, Middlesbrough, TS1 2QZ	01642 729 429
Northumberland County Council	Housing Options, County Hall, Morpeth, NE61 2EF	0345 600 6400

### Other housing help:

**Shelter** – free housing advice: 0808 800 4444 (freephone) – [shelter.org.uk](http://shelter.org.uk)

**Crisis** – homelessness charity: 0300 636 1967 – [crisis.org.uk](http://crisis.org.uk)

**Changing Lives** – NE homelessness support: 0191 273 5832

# Appointment Planner

*Write down all your appointments here so everything is in one place*

Use this page to keep track of any meetings you have lined up. Fill in who you are meeting, where, when, and what it is for.

Who / Organisation	Address / Where	Date & Time	Purpose

**TIP:** Take this book to every appointment. Ask for a receipt or letter confirming you attended. If you need to travel, check your local bus or train times at Traveline: 0871 200 2233 or [traveline.info](http://traveline.info)

# Healthcare

*Looking after your health is just as important as everything else*

**TIP:** If you're not sure whether you need a walk-in centre, A&E, or a GP call NHS 111 first. They can advise you and can often book you a timed appointment.

## My GP Details

GP Practice Name	
Address	
Phone Number	
Date of Registration	
Any regular medication I need	

## How to Register with a GP

Registering with a GP should be one of the first things you do after release. Your GP is your main point of contact for ongoing health needs, prescriptions, mental health support, and referrals to other services.

**IMPORTANT:** You do NOT need ID, proof of address, or an NHS number to register with a GP. This is stated in official NHS guidelines. If a surgery tries to turn you away for not having these, they are not following the rules. You have the right to register. If you have no fixed address, you can use a temporary address – such as a hostel, a friend's address, or even the GP surgery's own address.

## Step - By - Step

## Registering with a GP

1

Find a GP surgery near where you're living. Search at [nhs.uk/service-search/find-a-gp](https://nhs.uk/service-search/find-a-gp) or call NHS 111. Your probation officer or support worker may also be able to suggest one.

3

Give your basic details. Name, date of birth, and an address. Your NHS number helps but isn't essential.

5

Ask about a new patient health check. Most surgeries offer one when you first register.

2

Go to the surgery or register online. Many GP surgeries now allow online registration through the NHS "Register with a GP surgery" service. You can also walk in and ask to register in person.

4

Mention your medication. If you were given medication on release (up to 28 days' supply), tell the surgery straight away so they can arrange your next prescription.

## Knowing Where to Go

The NHS has different services for different needs. Knowing which one to use means you get the right help faster.

Service	When to Use	What to Know
Pharmacy	Minor ailments: coughs, colds, skin rashes, aches, stomach upsets	No appointment needed. Ask about the Pharmacy First service – pharmacists can now treat some conditions and give prescription medicines without a GP appointment.
NHS 111	You need medical help but it's not life-threatening. Not sure where to go.	Available 24/7 by phone (111) or online at <a href="https://111.nhs.uk">111.nhs.uk</a> . They can book you a UTC appointment directly.
GP Surgery	Ongoing health issues, repeat prescriptions, mental health support, referrals to hospital	Book by phone or online. Your registered GP holds your medical records and coordinates your care.
Urgent Treatment Centre / Walk-In Centre	Injuries or illnesses that need same-day attention but aren't emergencies: sprains, minor burns, infections, cuts needing stitches	No appointment needed. No registration needed. Open 7 days a week.
A&E (999)	Life-threatening emergencies: chest pain, severe bleeding, stroke symptoms, serious accidents	Call 999 or go directly. For emergencies only.

## How to Use a Walk-In Centre or Urgent Treatment Centre

Walk-in centres and Urgent Treatment Centres (UTCs) are NHS services where you can get help for illnesses and injuries that need same-day attention but aren't serious enough for A&E.

### KEY FACTS ABOUT WALK-IN CENTRES / UTCs

- ✓ No appointment needed – you can just turn up.
- ✓ No registration needed – you don't need to be registered with a GP.
- ✓ No ID needed – anyone can walk in.
- ✓ Free – it's an NHS service.
- ✓ Open 7 days a week – including weekends and bank holidays.

They are **not designed for** long-term conditions, repeat prescriptions, or life-threatening emergencies. For emergencies, always call 999.

## Emergency Dental Care

If you are in pain and cannot get a dentist appointment, call 111 and ask for emergency dental services.

**Newcastle Dental Hospital** Richardson Road, Newcastle NE2 4AZ |  
0191 282 4240

**South Tees Dental Helpline** James Cook University Hospital,  
Middlesbrough | 01642 850 850

**Durham / all areas** Call NHS 111 to find your nearest emergency  
dentist

## Sexual Health Services

All sexual health services are free, confidential, and non-judgmental.

Newcastle: Newcastle Sexual Health, Royal Victoria Infirmary, NE1 4LP |  
0191 282 0899

Gateshead: Gateshead Sexual Health, Queen Elizabeth Hospital, NE9  
6SX | 0191 445 2455

Durham / Darlington: County Durham & Darlington Sexual Health,  
Darlington Memorial Hospital | 0300 555 0103

Middlesbrough / Teesside: Tees Sexual Health Service, Gresham House,  
TS1 2QL | 01642 303 780

## Quick Reference – Key Numbers

**NHS 111** – Non-emergency medical advice, 24 hours (phone 111 or [111.nhs.uk](https://111.nhs.uk))

**999** – Life-threatening emergencies only

**Samaritans** – 116 123 (free, 24 hours, every day)

**SHOUT Crisis Text Line** – Text SHOUT to 85258

**Find a GP** – [nhs.uk/service-search/find-a-gp](https://nhs.uk/service-search/find-a-gp)

**Find a Dentist** – [nhs.uk/service-search/find-a-dentist](https://nhs.uk/service-search/find-a-dentist)

# My Support Network

*Who is there for you? Writing it down can help you see it more clearly*

A support network is the people around you who can help, listen, or just be there.

## People in My Corner

Name	Relationship	How They Can Help Me

## Thoughts on My Support Network

Write here about your support – who you can call, who to avoid, who you want to rebuild relationships with

# Getting ID

*Having ID is essential for everyday life – you’ll need it to open a bank account, start a job, claim benefits, rent a home, and much more.*

*Many people leave prison without any valid photo ID, so sorting this out early should be a priority.*

## What Counts as Valid ID?

The most widely recognised forms are a passport, a driving licence (full or provisional), and a PASS hologram card such as a CitizenCard.

**WATCH OUT:** A National Insurance letter is NOT accepted as valid ID by most organisations.

**A Universal Credit statement** is accepted by many organisations as proof of identity and address. Keep a recent copy to hand.

## Your Options

Type of ID	Cost	How to Get It	Good to Know
CitizenCard (PASS hologram)	£18 std / £35 urgent	Apply at <a href="http://citizencard.com">citizencard.com</a> . Need a photo + passport/licence OR a referee (support worker, doctor, etc).	Endorsed by Home Office & Police. Takes ~21 days (std). Valid 3 years.
Post Office PASS Card	£15	Apply at <a href="http://postoffice.co.uk/identity/pass-card">postoffice.co.uk/identity/pass-card</a> . Same process as CitizenCard and is issued by them.	Slightly cheaper. Same PASS recognition.
Provisional Driving Licence	£34 online / £43 post	Apply at <a href="http://gov.uk/apply-first-provisional-driving-licence">gov.uk/apply-first-provisional-driving-licence</a> or D1 form from Post Office. Need passport or birth cert + NI number.	Very widely accepted. Valid 10 years. You don't have to learn to drive.
Passport	From £88.50	Apply at <a href="http://gov.uk/apply-renew-passport">gov.uk/apply-renew-passport</a> . Need birth cert, digital photo, identity confirmer.	Strongest ID but most expensive. Takes several weeks.
Birth Certificate (replacement)	£11	Order at <a href="http://gov.uk/order-copy-birth-death-marriage-certificate">gov.uk/order-copy-birth-death-marriage-certificate</a> .	Not photo ID on its own, but useful supporting document.

**TIPS:**

**Start with what you can get now.** A CitizenCard is usually quickest if you have no passport.

**Ask for help with costs.** Some charities and councils can help cover ID costs.

**Get a replacement birth certificate (£11)** – makes applying for a provisional licence much easier.

**Keep your ID safe.** Replacing lost documents costs money. Keep a photo on your phone as backup.

# Money & Bank Accounts

*Sorting out your finances is an important early step after release*

Having a bank account makes everything easier – for Universal Credit, wages, and daily life. If you do not have ID, there are still options. Ask your probation officer or key worker for help.

## My Bank / Finance Details

<b>Bank Name</b>	
<b>Branch / Address</b>	
<b>Appointment Date &amp; Time</b>	
<b>ID I have available</b>	

## Bank Accounts for People With No Fixed Address or Limited ID

**HSBC Basic Account** – HSBC offers a basic account ('No Fixed Abode' scheme). You can use your licence as proof of ID. Ask at any HSBC branch.

**Monzo or Starling (app-based)** – Free account with a Mastercard. If you have photo ID (passport or driving licence), you can apply via the app.

**NE Credit Union** – Local not-for-profit financial co-op. Savings accounts and small loans. Call: 0191 273 8811

**Post Office Card Account** – Can sometimes help people receive benefits payments without a full bank account. Ask your JobCentre.

Universal Credit – You can start your claim up to 28 days before release. There is a 5-week wait before your first payment – start as soon as possible. Call the UC helpline: 0800 328 5644 (freephone) or visit your local JobCentre Plus.



## Other Work Experience / Informal Work

e.g. helping family business, cash in hand work, prison work placements, community payback



# Volunteering Experience

*Voluntary work is valued by employers and can be a good starting point for a CV*

**Volunteering inside prison counts.** Roles like Listener, Shannon Trust Mentor, Violence Reduction peer worker all show responsibility and commitment. These are real skills that employers respect.

## My Volunteering / Peer Support Roles

Role / Organisation	Dates	What I Did / Skills I Gained

## Examples of Prison-Based Volunteering Roles

**Samaritans Listener** – Trained volunteer providing confidential emotional support. Shows empathy, trust, communication.

**Shannon Trust Reading Mentor** – Helps others learn to read. Shows patience, teaching ability, commitment.

**Violence Reduction Peer Mentor** – Works to reduce conflict. Shows leadership and conflict resolution.

**Gym / Healthcare Orderly** – Managing equipment and supporting others. Shows reliability.

**Wing/Landing Cleaner** – Maintaining the living environment. Shows work ethic and dependability.

# Hobbies & Interests

*What do you enjoy? What would you like to try?*

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Knowing what you enjoy doing can help you stay busy, meet new people, and feel better about yourself.

## Things I Enjoy or Am Interested In

*Write here...*

## Things I Would Like to Try or Learn

*Write here...*

## Sport or Physical Activity I Like or Want to Try

*Write here...*

# My Skills

*Everyone has skills – this page is to help you see yours*

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Think about what you are good at, what others have told you you're good at, and skills you've picked up over the years.

## Practical / Hands-On Skills

e.g. driving, construction, cooking, mechanics, decorating, gardening

*Write your skills here...*

## People / Communication Skills

e.g. team working, customer service, managing conflict, negotiating

*Write your skills here...*

## Organisation / Problem Solving Skills

e.g. planning, time keeping, managing money, using computers

*Write your skills here...*

## Other Skills

Languages, creative skills, caring for others, leadership

*Write your skills here...*

# My Goals

*What does the future look like for you?*

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Setting goals can give you a reason to get up in the morning. They do not have to be big. Small goals matter just as much.

## My Goals for the Next 3 Months

What do I want to have achieved?

## My Long-Term Goals

What does my future look like?

# My Disclosure Statement

*When you apply for a job, you may need to tell the employer about your criminal record. A disclosure statement is a short, written summary that explains your convictions clearly and honestly.*

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## Do I Have to Disclose?

**Spent convictions:** For most jobs, once your conviction is spent you do not have to disclose it. You can legally answer “No” to questions about criminal convictions.

**Unspent convictions:** If your conviction is still unspent and an employer asks, you must tell the truth.

**Exception roles:** Some jobs (working with children/vulnerable adults, healthcare, police, security) require a DBS check that can show both spent and unspent convictions.

**CHECK YOUR RECORD:** Use Unlock’s Disclosure Calculator at [disclosurecalculator.org.uk](https://disclosurecalculator.org.uk) or Offploy’s disclosure toolkit at [www.disclosuretoolkit.org](https://www.disclosuretoolkit.org)

## What to Include in Your Disclosure Statement

Structure it in three parts (recommended by Nacro and Unlock):

1. **Start with something positive.** Why you’re applying, what skills and experience you bring.
2. **Explain your conviction(s).** Be honest and factual. What happened, when, and what has changed since.
3. **End on a strong, positive note.** What you’ve learned, how circumstances have changed, and people who can vouch for you.

\*Since October 2023, some sentences over 4 years can become spent if the offence is not a serious sexual, violent, or terrorist offence.

## Things That Reassure Employers

- **How long ago the offence happened** – the further in the past, the more reassuring.
- **Whether it was a one-off** – if multiple offences, group them (e.g. “between 2018 and 2020, three theft-related offences”).
- **Whether the offence is relevant to the job** – many offences have no connection to the work.
- **What has changed in your life** – stable housing, completed programmes, family commitments, recovery.
- **The sentence you received** – can put the offence in perspective.

## When and How to Disclose

- Face-to-face tends to work best. Don’t lead with your conviction – talk about what you can offer first.
- Take your statement with you. It keeps you on track and shows you’ve prepared. Don’t let it take over. Keep your disclosure brief and factual, then move back to the positives.

### PRACTICAL TIPS:

**Practise saying it out loud** with a support worker, friend, or family member.

**Tailor it each time** – adjust for how relevant your conviction is to each role.

**Remember: you’re not alone.** Nearly 1 in 4 working-age adults in the UK have a conviction.

**Get help:** Nacro (0300 123 1999) and Unlock ([unlock.org.uk](http://unlock.org.uk)) offer free, confidential advice.

# Employers Who Welcome Ex-Offenders

*You deserve a fair chance – these employers agree*

“**Ban the Box**” means an employer has removed the criminal convictions question from their initial application. They consider your skills first, not your record.

## Key Employers to Know About

### **Timpsons**

Key cutting, shoe repair. Strong policy of hiring ex-offenders. [timpson.co.uk](http://timpson.co.uk)

### **DHL**

Logistics and delivery. Actively recruit people with convictions. [dhl.com/careers](http://dhl.com/careers)

### **Greggs**

Newcastle-born bakery chain. Support ex-offenders. [greggs.co.uk/jobs](http://greggs.co.uk/jobs)

### **Co-op**

Ban the Box employer. Retail and logistics. [jobs.coop.co.uk](http://jobs.coop.co.uk)

### **Halfords**

Automotive and cycling retail. Fair chance hiring. [halfordscareers.com](https://halfordscareers.com)

### **Virgin Media O2**

Telecoms. Ban the Box signatory. [jobs.virginmediao2.co.uk](https://jobs.virginmediao2.co.uk)

### **Boots**

Pharmacy and health retail. Ban the Box employer. [boots.jobs](https://boots.jobs)

### **Mitie**

Facilities management. Actively recruits ex-offenders. [mitie.com/careers](https://mitie.com/careers)

## **Ex Offender Support Charities**

**Nacro** – Charity that helps ex-offenders find work. CV help, interview practice. [nacro.org.uk](https://nacro.org.uk)

**Working Chance** – Recruitment charity for people with convictions. [workingchance.org](https://workingchance.org)

**Oswin Project** – Employment and training charity for people with convictions. [oswinproject.org.uk](https://oswinproject.org.uk)

**Recruitment Junction** – specialist employment agency for people with convictions. [therecruitmentjunction.com](https://therecruitmentjunction.com)

**Ban the Box UK:** A national campaign listing hundreds of employers who have pledged fair hiring. Check: [bitc.org.uk/ban-the-box](https://bitc.org.uk/ban-the-box)

# Hobbies & Things To Do

*Filling your time helps you stay out of trouble and feel better about yourself*

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## Sport & Fitness

- Most leisure centres offer discounted memberships for people on Universal Credit.
- Parkrun.org.uk – Free 5km runs every Saturday morning. No sign-up needed.
- Local football clubs, amateur boxing clubs, basketball – most welcome new members.
- Swimming pools at most local leisure centres for low-cost exercise.

## Creative & Social Activities

- Libraries – free to join. Internet, books, and free events.
- Art classes at local colleges – many free or low-cost for people on benefits.
- Community gardening projects – check your council website.

## Learning & Development

- Adult education colleges (Newcastle College, Middlesbrough College) – free/subsidised courses on benefits.
- Open University ([open.ac.uk](https://open.ac.uk)) – flexible degree-level learning from home.
- Free Code Camp ([freecodecamp.org](https://freecodecamp.org)) – free coding and tech skills.
- Coursera / FutureLearn – free and low-cost online courses.

## Meeting New People

- Volunteering is one of the best ways to meet people and get into a routine.
- AA and NA meetings happen in almost every town – see Recovery Support page.
- Churches and community centres run free social groups and coffee mornings.
- Meetup.com – lists free/low-cost social events by interest in your area.

Boredom is one of the biggest risks after release. Having a structure to your day – even informal – can make a huge difference to how you feel and the choices you make.

# Recovery Support

*Help is out there if you are struggling with alcohol or drugs*

Recovery is different for everyone. Whatever your situation, there are people who can help without judging you.

## Recovery Services in the North East

Organisation	Area	What They Do	Phone	Website
Change Grow Live (CGL)	Newcastle & Gateshead	Drug and alcohol support. Walk-in and appointments.	0191 278 8000	changegrowlive.org
Change Grow Live (CGL)	Darlington	Drug and alcohol support	01325 366 890	changegrowlive.org
We Are With You	Teesside / Middlesbrough	Support with alcohol, drugs, and mental health.	01642 232 834	wearewithyou.org.uk
Northumberland Recovery Partnership	Northumberland	Drug and alcohol support across Northumberland.	01670 798 280	cntw.nhs.uk
Foundations	County Durham	Drug and alcohol support across Durham.	0300 123 0370	foundationsgp.co.uk
Turning Point	Various NE	Substance use, mental health, employment.	Search local	turning-point.co.uk

## Self-Help Groups

- Alcoholics Anonymous (AA) – Free meetings across the NE. Call: 0800 9177 650 | [aa.org.uk](http://aa.org.uk)
- Narcotics Anonymous (NA) – Free meetings across the NE. Call: 0300 999 1212 | [ukna.org](http://ukna.org)
- SMART Recovery – Meetings and online support. Call: 0330 053 6022 | [smartrecovery.org.uk](http://smartrecovery.org.uk)
- Cocaine Anonymous (CA) – Free support groups. Call: 0800 612 0225 | [cauk.org.uk](http://cauk.org.uk)

**You do not need to be referred** to most recovery services – you can self-refer. Walk in or call directly.

# Charities & Support Organisations

*You are not on your own – these organisations are here to help*

**The Oswin Project** | Newcastle upon Tyne

Support for people with convictions in the NE: housing help, employment support, benefits advice, and mentoring.

**Tel: Contact via website** | [oswinproject.co.uk](https://oswinproject.co.uk)

**Changing Lives** | Newcastle & across NE

Support for people affected by homelessness, substance misuse, domestic abuse.

**Tel: 0191 273 5832** | [changing-lives.org.uk](https://changing-lives.org.uk)

**Nacro** | National (NE services available)

Criminal justice charity. Housing, employment support, and advice for people with convictions.

**Tel: 0300 123 1999** | [nacro.org.uk](https://nacro.org.uk)

**Citizens Advice** | All areas

Free, independent advice on benefits, debt, housing, employment and legal rights.

**Tel: 0800 144 8848** | [citizensadvice.org.uk](https://citizensadvice.org.uk)

**Shelter** | National (NE offices)

Housing and homelessness advice, advocacy and legal support.

**Tel: 0808 800 4444** | [shelter.org.uk](https://shelter.org.uk)

**Mind** | NE (local branches)

Mental health support and information. Local branches across NE offer drop-ins.

**Tel: 0300 123 3393** | [mind.org.uk](http://mind.org.uk)

**The Samaritans** | National

24/7 confidential listening service for anyone in emotional distress.

**Tel: 116 123 (freephone)** | [samaritans.org](http://samaritans.org)

**Prison Advice & Care Trust (Pact)** | National

Support for prisoners, ex-prisoners, and families. Resettlement work.

**Tel: 020 7735 9535** | [prisonadvice.org.uk](http://prisonadvice.org.uk)

# Dealing With Debt

*Debt can feel overwhelming – but there is always a way forward*

Do not ignore debt. The longer you leave it, the worse it usually gets. Most debt can be managed or reduced with the right help. Never pay a company to help you with debt – there is free help available.

## Free Debt Advice Services

**StepChange Debt Charity** – UK's largest free debt advice charity. Tel: 0800 138 1111 | [stepchange.org](https://stepchange.org)

**Citizens Advice** – Free advice on all types of debt. Tel: 0800 144 8848 | [citizensadvice.org.uk](https://citizensadvice.org.uk)

**National Debtline** – Free, confidential debt advice. Tel: 0808 808 4000 | [nationaldebtline.org](https://nationaldebtline.org)

**PayPlan** – Free debt management plans. Tel: 0800 280 2816 | [payplan.com](https://payplan.com)

**MoneyHelper** – Government-backed free guidance. Tel: 0800 138 7777 | [moneyhelper.org.uk](https://moneyhelper.org.uk)

## Common Types of Debt After Release



### Council Tax

Contact your council immediately. You may qualify for a reduction.



### Court Fines

Contact the fines team at the court. Payment plans usually available.



### TV License

Contact TV Licensing. They can set up a payment plan.



### Benefit Overpayments

Can often be repaid at a very low rate. Contact the DWP.



### Rent arrears

Contact your landlord or council housing team immediately.



### Gas / Electric / Water bills

Contact the supplier. Most have hardship schemes.

**Bailiffs** have strict rules. They cannot force their way into your home on a first visit. If bailiffs contact you, get advice immediately from Citizens Advice or StepChange.

**The North East Credit Union** can sometimes offer small, affordable loans to help avoid payday lenders. Call: 0191 273 8811

**“A step  
backward, after  
making a wrong  
turn, is a step in  
the right  
direction.”**

**Kurt Vonnegut**



# Oswin Project

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