



# BORROWING MONEY - ALTERNATIVES TO PAY DAY LOANS

## STEP 1

Contact One Lambeth Advice:

- [www.onelambethadvice.org.uk](http://www.onelambethadvice.org.uk)
- ☎ 0800 254 0298

## STEP 2

Click on 'debt and money' at:

- [www.onelambethadvice.org.uk](http://www.onelambethadvice.org.uk)

Find the section on 'borrowing money'

## STEP 3

Explore the 'debt and borrowing' section at:

- [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

Tempted by a payday loan? Search 'pay day loans' at: ➤ [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

Consider joining your local Credit Union:

- [www.creditunion.co.uk](http://www.creditunion.co.uk)

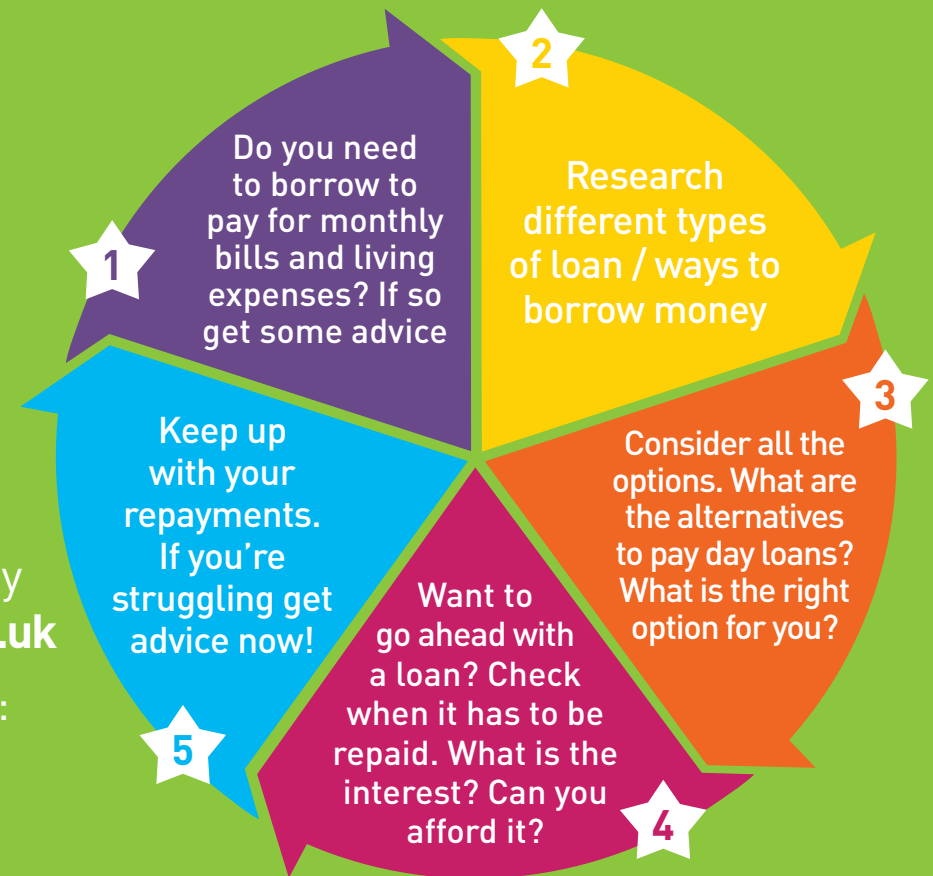
## STEP 4

Search for the 'loan calculator' at:

- [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

## STEP 5

Back to the details in step 1!



St Luke's Hub  
West London Mission





# MY NEXT STEPS...

**1** Follow the guidance on the front of this card.

**2**

**3**

## Local help and support:

**Getting online** - Digibuddies

 0203 691 5111

**Getting a bank account** - SHP banking project


 [anorman@shp.org.uk](mailto:anorman@shp.org.uk)


**Free money knowhow sessions** - Money A+E

 [jerryduring@moneyaande.co.uk](mailto:jerryduring@moneyaande.co.uk)

**Free money mentor sessions** - Face Project

 [edric.allen@metropolitan.org.uk](mailto:edric.allen@metropolitan.org.uk)

 [shingirai.nyabango@metropolitan.org.uk](mailto:shingirai.nyabango@metropolitan.org.uk)

 0203 535 4051

**Becoming a Money Champion yourself**

 [laura.mccullagh@wlm.org.uk](mailto:laura.mccullagh@wlm.org.uk)

 020 3242 0954