CEDEAS Helpline FAQ's

Who can contact CEDEAS Helpline?

You can contact us on our helpline if you're experiencing financial or economic abuse, or if you have questions and want a safe, supportive space to talk things through.

Our advisers can help you think about your financial situation, what feels most urgent, and what might help you feel safer moving forward.

Our service is available to anyone irrespective of gender or sexual orientation aged 18 or over who is living in England or Wales.

You can contact us if you are a family member/friend/professional and you have concerns for someone you feel may be experiencing financial and economic abuse and need support in having safe conversations around this with them.

How can I contact CEDEAS Helpline?

You can call us for free on **0808 196 8845**.

When are you open?

Our phone service is open:

- **Monday to Thursday:** 9am – 4pm
- **Friday:** 9am – 12pm

How do I start the conversation?

We understand that picking up the phone can feel really hard, especially if you're feeling anxious, unsure, or overwhelmed.

You don't need to know what to say or have everything figured out. When the call is answered, simply saying *"hello"* or *"I need to talk to someone"* is enough. Our advisers are trained to gently guide the conversation at your pace.

Usually, we'll start by checking whether you've contacted us before and asking a little about what prompted you to call today. You're always in control of how much you share.

Who will I speak to when I contact you?

Our helpline advisers are a team of highly-trained, female Debt and Economic Abuse Specialists. We are FCA-regulated to provide debt and money advice and are Accredited Members of the Institute of Money Advisers (IMA). Our team has undertaken extensive training in financial and economic abuse, trauma-informed service delivery, and The Helplines Partnership training to support our Helplines Standard accreditation.

When you speak with us, you can expect that we:

- Won't judge you or tell you what to do — we are here to listen
- Will empower you to understand your options and support you to make your own decisions about the future
- Will take you, and what you say, seriously
- Will give you a safe space to talk
- Won't be shocked by anything you share
- Can be trusted
- Will help you think about your options through a safety lens and, where needed, signpost you to specialist services to support other aspects of your safety

Our advisers come from a variety of backgrounds, cultures, families, and life experiences. Our team also includes experts by experience who are victim-survivors of domestic abuse, including financial and economic abuse.

We understand that you may want to know more about the advisers you speak to, particularly if you feel this would help you feel more comfortable. However, our advisers do not share personal details or answer personal questions, as their focus is to ensure the conversation remains centred on you and your needs.

How will a Debt and Economic Abuse Specialist support me?

Our helpline offers a supportive space to talk through your financial situation and explore ways to move towards greater economic safety.

While we can't help with everything, we may be able to:

- Talk through options for dealing with debt, including coerced or forced debt
- Discuss welfare benefits you may be entitled to
- Support you to develop and look at budgeting in a way that feels manageable
- Help with issues involving utility companies or household bills
- Talk about banking safely, including opening a new account
- In some situations, signpost or refer you to apply for small grants if you're facing severe financial hardship

You're always free to decide what feels helpful to explore and what doesn't.

Accessing our helpline service

If English isn't your first language, we can use language-line translation services. Your adviser can talk this through with you at the start of the call.

If you need additional support to access our service because of a disability or health condition, please let us know. We'll do our best to explore options that work for you.

Will the helpline number appear on my phone bill?

The CEDEAS Helpline uses a free 0808 number, and in line with Ofcom guidance it should not appear on your phone bill. However, we recommend checking with your individual phone provider if this is a concern.

Can you see my email or mobile number when I contact you?

Yes, we'll be able to see your phone number when you contact us. Even so, our service is confidential.

You don't have to share any personal details if you don't want to. Any information you do choose to share is kept securely, and this will be explained clearly at the start of your conversation.

Are there times when you would need to share my confidential information?

The CEDEAS Helpline is a confidential and independent service. This means that, in most situations, what you share with us stays within the helpline.

There are a few limited circumstances where we may need to share information, for example if:

- You tell us that your life, or someone else's life, is in immediate danger
- We believe there is a serious risk of harm
- You tell us that you are harming yourself, someone else or are planning to
- We are legally required to share information by a court or the police

If this ever comes up, our advisers will be open and honest with you. Wherever possible, we'll talk things through with you first and try to gain your consent before sharing information with emergency services or other agencies.

You can read our full confidentiality policy here:

https://www.moneyadviceplus.org.uk/policies/confidentiality-disclosure-policy/

What happens if I call and I can't get through?

We do our best to answer every call, but call volumes on the Helpline are very high, so it may take a while to get through. Please keep trying.

If you're in immediate danger, please call **999**.

If you're unable to speak when calling 999 from a mobile, you can press **55** when prompted to let the police know it's an emergency. Pressing 55 does not allow police to track your location.

For immediate support, you can also contact the **National Domestic Violence 24-Hour Helpline** on **0808 2000 247**.

Further support and resources are available through our partner, Surviving Economic Abuse: https://survivingeconomicabuse.org/i-need-help/

Is it possible to speak with the same adviser?

All of our advisers are trained to provide the same high standard of support. Calls are managed as a team, so you may speak to a different adviser each time you contact us. At the moment, we're unable to offer ongoing contact with the same adviser.

Do you have face to face services?

No, the CEDEAS Helpline provides support by telephone only.

Are calls recorded?

We use call recording so advisers can make accurate notes from your conversation and to help us monitor and improve the quality of our service.

This will be explained to you at the start of the call, and you're welcome to ask any questions about recording before continuing.

What information is stored about me?

Your adviser will make notes during or after your call. This helps us support you if you contact us again and allows us to provide referrals or further support if appropriate.

We may ask about:

- You and your household
- Your financial situation

You're always in control of what you choose to share. You don't have to answer anything you're uncomfortable with.

The information you share helps us to understand a bit more about who we are supporting, what difficulties you are facing, and helps us to provide advice tailored to your circumstances. We may also need these details if you are eligible for further support and referral into our casework service or other agencies. Please note, eligibility for referral to casework is assessed by your adviser on a case-by-case basis.

Any information you do share is kept securely and not shared outside the charity unless there is an immediate safety concern, as described in our confidentiality policy.