

Helping you to regain  
control of your finances



JOHNSTON  
CARMICHAEL



Financial wellbeing is all about having the skills and capabilities to manage your money well, and having the confidence to make spending decisions. However, sometimes personal debt can make it feel like you don't have a choice when it comes to money matters.

Debt is something that affects us all at some stage of our lives. Managed carefully, it can be an effective part of your financial planning, but unexpected events can cause it to spiral out of control.

We understand how quickly life can throw a curve ball and that's why the first thing our advisers do is listen.

## Getting you back in the driving seat

At Johnston Carmichael our friendly advisers have extensive experience in resolving personal debt issues. We're here to help you navigate through a difficult time, to get you back in control of your finances and help you feel confident about the future.

## How we work

With three simple steps we can have you back on the path of financial wellbeing:

1. Firstly, get in touch with our advisers
2. We'll then review your situation fully and advise you on the available options
3. Together we'll agree the best option that suits your personal needs and situation.

## Get in touch

We're here to help you feel confident about your future. Get in touch with our team via the contact details below and we'll get started:

**T:** 0800 111 4071 (freephone)

**E:** [moneyadvice@jcca.co.uk](mailto:moneyadvice@jcca.co.uk)

Visit: [jcca.co.uk/moneyadvice](https://jcca.co.uk/moneyadvice)

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Free advice is also available from the Money Advice Service or your local citizens advice bureau