



Contacting MABS

The Money Advice and Budgeting Service (MABS) is the only free independent and confidential Service for people who are in debt or at risk of getting into debt.

The MABS Website, www.mabs.ie

Information and advice on all aspects of money management and dealing with debt is available on the MABS website www.mabs.ie. Specific information on all aspects of housing debt (rent and mortgage arrears) is available on www.keepingyourhome.ie

MABS Helpline 0761 07 2000

Information and immediate support on all aspects of money management and personal debt is available from the MABS Helpline. Callers can talk, in confidence, to a trained MABS Helpline Adviser on ¹0761 07 2000 (Monday to Friday 9am to 8pm.). The MABS Helpline can also provide free self-help materials tailored to the caller's particular situation. With the caller's consent, MABS Helpline Advisers can also 'call-back' to provide callers with additional support with budgeting, preparing a financial statement, or making contact with their creditors. In many cases the MABS Helpline can provide the help and support people need to start to address their financial situation. However, if a caller needs to avail of the 'face-to-face' service provided by a MABS Money Adviser, they will be directed to a local MABS office.

'Face-to-face' support – 51 MABS Services Nationwide

There are 51 MABS Services operating from offices and outreach clinics nationwide (details of all offices below and also available on the MABS website www.mabs.ie). Where needed, MABS staff can work with clients to develop a budget and a standard financial statement that can be sent to creditors. MABS works with clients in a holistic way to develop realistic and sustainable debt repayment plans and, where necessary and with the client's consent, MABS can negotiate with creditors directly.

Urgent cases

Any client with an urgent financial problem (such as a threatened disconnection, legal proceedings for repossession, a threatened eviction, etc.) should contact the local MABS office directly and should explain their situation clearly. MABS will assess the situation and always endeavours to prioritise urgent cases.

Making an appointment with a local MABS

MABS operate an appointment scheduling system and this means that in some cases clients may have to wait a number of weeks for the next available appointment (see below). While waiting for an appointment clients can use MABS free self-help materials to take holding action and to begin the process of assessing their situation. The MABS Helpline can also support clients while they are awaiting their first appointment with a MABS Money Adviser.

¹ For the cost of a local call, call costs from mobiles may vary, however the MABS Helpline will call mobile callers back, if callers are concerned about the cost of the call.

Table 1: Service contact details and average waiting time for first appointment by Service
(Information correct at 30 June 2013)

Client Waiting Times & Numbers at 30th June 2013

| Company | Contact Phone | Waiting time Average | Number awaiting first appointment |
|------------------------|---|----------------------|-----------------------------------|
| | | Weeks | |
| Arklow & District | 0761 07 2390 | 2.4 | 12 |
| Athlone | 0761 07 2400 | 1.6 | 7 |
| Ballymun | 0761 07 2150 | 5.4 | 32 |
| Blanchardstown | 0761 07 2330 | 5.8 | 62 |
| Bray | 0761 07 2250 | 1.6 | 25 |
| Carlow | 0761 07 2070 | 5.4 | 30 |
| Cavan | 0761 07 2410 | 2.4 | 19 |
| Charleville | 0761 07 2420 | 2.8 | 7 |
| Clare | 0761 07 2430 Ennis 0761 07 2790 Shannon | 2 | 6 |
| Clondalkin | 0761 07 2270 | 4 | 27 |
| Cork City | 0761 07 2090 | 4.2 | 74 |
| Cork North | 0761 07 2440 | 2.8 | 23 |
| Cork West | 0761 07 2450 Dunmanway | 2.8 | 19 |
| Donegal North | 0761 07 2460 0761 07 2470 Inishowen | 20.2 | 160 |
| Donegal South | 0761 07 2480 | 6.2 | 4 |
| Drogheda | 0761 07 2490 | 5.6 | 95 |
| Dublin 10 + 20 (Comac) | 0761 07 2110 Cherry Orchard 0761 07 2800 Ballyfermot | 1.8 | 6 |
| Dublin 12 Area | 0761 07 2500 | 3.2 | 16 |
| Dublin North City | 0761 07 2510 | 6 | 42 |
| Dublin North East | 0761 07 2290 | 7.4 | 53 |
| Dublin South East | 0761 07 2520 | 1.8 | 20 |
| Dun Laoghaire | 0761 07 2530 | 4.4 | 28 |

| | | | |
|---------------------------------|--|------|-----|
| Dun na nGall Iarthar (Derrybeg) | 0761 07 2650 | 2.2 | 1 |
| Dundalk | 0761 07 2540 | 0.8 | 4 |
| Dundrum/Rathfarnham | 0761 07 2310 | 4.4 | 33 |
| Fingal | 0761 07 2550 | 5.8 | 45 |
| Finglas Cabra | 0761 07 2170 | 2 | 14 |
| Galway North | 0761 07 2560 | 5 | 22 |
| Galway South | 0761 07 2570 0761 07 2580 Loughrea | 6 | 75 |
| Kerry | 0761 07 2190 | 2.4 | 40 |
| Kildare | 0761 07 2590 Kilcock 0761 07 2600 Newbridge | 6.8 | 119 |
| Kilkenny | 0761 07 2610 | 1.8 | 15 |
| Laois | 0761 07 2620 | 2 | 13 |
| Leitrim | 0761 07 2630 | 3.8 | 9 |
| Liffey South West | 0761 07 2350 | 2.6 | 16 |
| Limerick | 0761 07 2210 | 7 | 61 |
| Longford | 0761 07 2640 | 2.2 | 16 |
| Mayo North | 0761 07 2660 | 5 | 6 |
| Mayo South | 0761 07 2670 | 16 | 52 |
| Meath | 0761 07 2680 | 13.6 | 117 |
| Monaghan | 0761 07 2690 | 4.2 | 21 |
| Mullingar | 0761 07 2700 | 1.2 | 13 |
| Offaly | 0761 07 2710 | 8.6 | 24 |
| Roscommon | 0761 07 2720 | 4.6 | 12 |
| Sligo | 0761 07 2730 | 4 | 16 |
| Tallaght | 0761 07 2370 | 3.2 | 10 |
| Tipperary North | 0761 07 2740 Thurles 0761 07 2760 Nenagh | 3.2 | 18 |
| Tipperary South | 0761 07 2130 0761 07 2750 Clonmel | 1.6 | 20 |
| Waterford | 0761 07 2050 Waterford | 0.8 | 13 |
| Waterford West | 0761 07 2770 Waterford West | 0.6 | 0 |
| Wexford | 0761 07 2780 Wexford | 1.2 | 12 |

A total of 1,093 Emergency Clients were seen immediately by MABS this quarter .