



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 31 December 2015).

Client Waiting Times & Numbers at 31 December 2015

Company	Waiting Time Average (weeks)	Number awaiting first appointment	Contact Phone
Arklow & District	3.2	8	0761 07 2390
Athlone	1.0	1	0761 07 2400
Ballymun	2.6	10	0761 07 2150
Blanchardstown	7.0	49	0761 07 2330
Bray	0.6	3	0761 07 2250
Carlow	0.8	2	0761 07 2070
Cavan	1.8	5	0761 07 2410
Charleville	1.2	1	0761 07 2420
Clare	2.0	4	0761 07 2430 Ennis 0761 07 2790 Shannon
Clondalkin	3.2	17	0761 07 2270
Cork City	3.6	24	0761 07 2090
Cork North	2.6	5	0761 07 2440
Cork West	3.6	8	0761 07 2450 Dunmanway
Donegal North	3.8	12	0761 07 2460 Letterkenny 0761 07 2470 Buncrana
Donegal South	3.2	3	0761 07 2480
Donegal West	0.8	-	0761 07 2650
Drogheda	4.6	18	0761 07 2490
Dublin 10 & 20	3.2	7	0761 07 2110 Cherry Orchard 0761 07 2800 Ballyfermot
Dublin 12	2.6	11	0761 07 2500
Dublin Nth City	5.2	30	0761 07 2510
Dublin North East	4.6	13	0761 07 2290
Dublin South East	1.4	2	0761 07 2520
Dun Laoghaire	1.0	1	0761 07 2530
Dundalk	1.6	2	0761 07 2540
Dundrum & Rathfarnham	3.8	16	0761 07 2310
Fingal	5.8	25	0761 07 2550
Finglas Cabra	2.0	6	0761 07 2170
Galway North	1.6	7	0761 07 2560
Galway South	3.2	15	0761 07 2570 Galway South 0761 07 2580 Loughrea 0761 07 2820 Carraroe
Kerry	3.2	15	0761 07 2190
Kildare	4.6	32	0761 07 2590 Kilcock 0761 07 2600 Newbridge
Kilkenny	1.4	-	0761 07 2610

Laois	3.0	4	0761 07 2620
Leitrim	2.8	8	0761 07 2630
Liffey South West	1.4	2	0761 07 2350
Limerick	3.6	8	0761 07 2210
Longford	0.8	-	0761 07 2640
Mayo North	1.8	1	0761 07 2660
Mayo South	6.0	16	0761 07 2670
Meath	6.2	32	0761 07 2680
Monaghan	1.2	3	0761 07 2690
Mullingar	0.6	-	0761 07 2700
Offaly	4.0	10	0761 07 2710
Roscommon	2.4	1	0761 07 2720
Sligo	5.0	19	0761 07 2730
Tallaght	3.8	13	0761 07 2370
Tipperary North	2.6	9	0761 07 2740 Thurles 0761 07 2760 Nenagh
Tipperary South	1.0	1	0761 07 2130 Tipperary Town 0761 07 2750 Clonmel
Waterford	1.0	11	0761 07 2050
Waterford West	0.8	-	0761 07 2770
Wexford	1.0	2	0761 07 2780

733 Emergency Clients were seen this quarter (258 in October, 295 in November, and 180 in December). These clients were seen immediately by MABS.