

## Post Christmas money worries: RBF is here to help

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Recent YouGov research reveals more than a third of British people borrowed or planned to borrow money last Christmas.

Now the Railway Benefit Fund (RBF) is reminding rail industry workers and their families to come to them for expert advice if they are running into debt difficulty post festive season.

The charity, based in Crewe, Cheshire, has supported current or former railway employees and their families for more than 160 years.

With an App available for Apple and Android devices, a dedicated telephone hotline and website, RBF offers a wide range of confidential charitable services which are all easy to access.

RBF Head of Fundraising and Engagement, Faye Jaques said: "Debt advice is one of our key services and we take confidentiality very seriously.

"Increased borrowing over the Christmas period means getting into debt can become a major issue very

quickly for some families and, if not managed, it can have serious and sometimes tragic consequences. What we don't ever want to see is railway employees and family members becoming additionally burdened by the high fees and charges from many debt management companies.

"We would urge any rail industry workers and their family members who may be struggling financially or experiencing debt issues to contact us as soon as possible and seek help from our expert, knowledgeable and friendly team."

Funded entirely by donations, the RBF is the only charity dedicated solely to providing help and support to current and retired workers in times of need. It focuses on the modern needs and concerns of those working in the industry today, offering advice and financial support.

The RBF have recently focused on illustrating their service offering to ensure the message is clear and accessible. We are here to help and support with debt advice, a grants programme, a family fund, a legal advice helpline and bespoke advice and signposting. To request a copy of our new information pack 'How we can help', visit our website or email [fundraising@railwaybenefitfund.org.uk](mailto:fundraising@railwaybenefitfund.org.uk).

Visit [www.railwaybenefitfund.org](http://www.railwaybenefitfund.org) , follow the charity on Twitter @RBF1858, Facebook @RBFCharity and LinkedIn Railway Benefit Fund. The RBF mobile App is available on the Google Play Store and Apple Store.