

## Cashfloat.co.uk Releases a 2018 Guide to Debt Management Companies in the UK

Wednesday 14 March, 2018

LONDON--(PRESSAT) – 14 March 2018 08:00 AM GMT

Cashfloat.co.uk releases a free '2018 Guide to Debt Management Companies' to give UK citizens much-needed information about managing debt before turning to expensive credit to help them overcome a deteriorating financial situation.

One of the fastest growing payday loan companies in the UK is [Cashfloat](#), a trading style of Western Circle Ltd. Although payday lenders are normally criticised for putting people into a lot of debt, Cashfloat.co.uk is one payday lender who is doing the complete opposite by addressing debt issues on their [website](#) with the release of their 2018 edition of 'A Guide to Debt Management Companies in the UK'.

Cashfloat's aim is to balance helping people with their short-term problems while educating them to avoid a long-term problem.

Peter Kimpton, Cashfloat's COO explained:

"As we've seen countless times, some consumers assume that payday loans are a debt solver rather than a short-term solution. Our goal is to help UK consumers recognise and deal with their debt problems whilst still providing payday loans as a source of financial assistance where circumstances are appropriate."

As part of their initiative, Cashfloat has introduced a [60-second debt test](#) from Stepchange Debt Charity on their website which allows users to check if they are in danger of falling into debt. If the results of the test suggest that the user is in debt, they will immediately be directed for debt help provided for free by [Stepchange](#).

Daniel Wyatt who manages correspondence with debt management companies for Cashfloat commented:

"It concerns us when customers tell us that they are using a debt management company that charges for their service. Debt is hard enough to deal with and every person has a right to access free debt help. We always recommend that customers only use free debt services such as Stepchange Debt Charity. It is our hope that our free guide will serve to educate and empower UK citizens to take valuable steps in managing their debt better."

The debt management guide available on the website has thirty-two detailed chapters examining many aspects of debt management companies such as 'Interest Charges and a Debt Management Plan', 'Tips to help you clear a Debt Management Plan' and a comprehensive list of all the free debt help providers in the UK along with their contact information.

The Cashfloat Guide to Debt Management Companies in 2018 can be found [here](#).

### About Cashfloat

Cashfloat.co.uk is a trading style of Western Circle Limited; an FCA-fully authorised direct lender. The Cashfloat model is based on fundamentally good morals and very advanced artificial intelligence technology designed to help and protect people taking payday [loans online](#).

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