

COST OF LIVING CRISIS

This factsheet has been created by Caritas Plymouth to support parishes to help people to access information about the cost of living crisis and where help and support might be available. This is not an exhaustive list but we hope will provide some useful sources of free financial support and information.

FINANCIAL PLANNING AND BUDGETING

The Money Charity provides education, information, advice and guidance to all and has resources such as a Budget Builder and Money Manual. Website: www.themoneycharity.org.uk Email: hello@themoneycharity.org.uk Social Media: Twitter, Instagram, Facebook @TheMoneyCharity

Citizens Advice offer advice on a range of issues including debt and money, benefits, housing, legal, discrimination, employment, immigration and consumer advice. Tel: 0800 240 4420. They also offer an online budgeting tool to help people find savings.

"Every human being has the right to live with dignity and to develop integrally"

Fratelli Tutti #107

MoneyHelper Provides money advice and support along with online tools and calculators to help keep track of finances and plan ahead. MoneyHelper brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise. Tel: 0899 138 7777 Mon-Fri 8am-6pm; Sat 8am-3pm Website: www.moneyhelper.org.uk

Money Saving Expert offers lots of practical advice, money saving tips and comparisons. You can sign up for the weekly newsletter. Website: www.moneysavingexpert.com

DEBT

StepChange provides advice on debt and money including bankruptcy, Individual Voluntary Arrangements (IVAs), Debt Relief Orders, bailiffs, employment, benefits, mortgage and repossession support. You can create a budget using StepChange Debt Remedy and it will identify the extent of your debt problems and provide you with a tailored recommendation to resolve your situation. It's free and you don't have to give your name. Tel: 0800 138 1111 Mon-Fri 8am-8pm; Sat 8am-4pm Website: www.stepchange.org/Debtremedy.aspx

Debt Advice Foundation A specialist debt charity offering free, confidential advice on any aspect of debt. Tel: 0800 043 40 50 Mon-Fri 8am-8pm; Sat 9am-3pm Website: For information on debt solutions and tools to help visit www.debtadvicefoundation.org

Christians Against Poverty provides debt support, money management, budgeting, and support to pay outstanding bills through a Christians Against Poverty (CAP) plan. Tel: 0800 328 0006 Website: www.capuk.org where you can register for their online services. Home Visit: If you live in a postcode covered by a Christians Against Poverty Debt Centre, a Debt Coach will visit you.

Stop Loan Sharks investigates and prosecutes illegal money lenders and provides support for borrowers. Website: www.stoploansharks.co.uk



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BENEFITS

Many people don't claim all the benefits they might be entitled to.

Turn2Us offers a free online benefits checker and have a huge database of grants that you might be eligible for. Tel: 0808 802 2000 Mon-Fri 9am-5pm
Website: www.turn2us.org.uk

entitledto have a benefits calculator that will check which means-tested benefits you may be entitled. Website: www.entitledto.co.uk



HOUSING

Shelter Provides housing advice, homelessness, benefits help, managing your money, prioritising debts and negotiating with lenders and other creditors. Tel: 0808 800 4444 Mon-Fri 8am-8pm; Sat-Sun 9am- 5pm Website: www.shelter.org.uk

PENSIONS

MoneyHelper provides advice and support along with online tools and calculators to help keep track of finances and plan ahead. Tel: 0800 011 3797 Mon-Fri 9am-5pm / For Self-employed 0345 603 7021 Mon-Fri 9am-5pm Website: www.moneyhelper.org.uk/en/pensions-and-retirement.

GENERAL

AgeUK provide advice on a wide range of issues affecting older people. You can find your local branch here <https://www.ageuk.org.uk/services/in-your-area/>

HOUSEHOLD BILLS

Money saving Expert has a range of suggestions for cutting energy, broadband and phone costs
<https://www.moneysavingexpert.com/utilities/>

Water companies offer advice on cutting bills and seeking help with payments
<https://www.southwestwater.co.uk/help/need-help-paying-bill/>
<https://www.wessexwater.co.uk/your-account/help-paying>
<https://www.bournemouthwater.co.uk/bills/need-help-paying-your-bill/>

Councils have just got a new tranche of £500 million for the Household Support Fund, to help provide support to people with their essential costs. Contact your local authority to see if you are, or will be, eligible:
<https://www.gov.uk/find-local-council>

IT ACCESS

There are broadband packages being offered for people on low incomes
<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>

You can apply for preloaded data sims through the Good Things Foundation.
<https://www.goodthingsfoundation.org/databank/>

There is a National Device Bank, where you will be able to apply for reconditioned devices, including phones, tablets and laptops:
<https://www.goodthingsfoundation.org/national-device-bank/>