

Where can we refer people on for more help?

National Organisations & Websites

StepChange Debt Charity - formerly known as Consumer Credit Counselling Service (CCCS)
www.stepchange.org 0800 138 1111

National Debt Line
www.nationaldebtline.co.uk 0808 808 4000 and look at their fact sheets

PayPlan- charity helping set up FREE debt management plans & debt advice
www.payplan.com 0800 280 2816 may be cheaper if on mobile to use 020 7760 8980

Money advice service –www.moneyadvice.org.uk- and you can order leaflets for free from them.

Turn to Us: charity offering online/phone benefits and grants checker. Recommended by Gov website for checking benefit entitlement
www.turn2us.org.uk

Entitled to: also provides a benefit checker recommended by Gov website www.entitledto.co.uk

Gov: Government website with information about benefits, consumer rights, etc. www.gov.uk

Money Saving Expert- Martin Lewis's Website with consumer advice, tips, good deals, vouchers, comparison tools etc
www.moneysavingexpert.com

The money charity - charity providing financial education, information and advice
www.themoneycharity.org.uk

Utility Companies: e.g. British Gas, Water companies, EDF, EON- all have trust funds for people in real hardship who are in arrears and/or may be able to get clients onto lower/social tariffs

Assistance with heating – range of organisations
Energy savings advice service – energy saving improvements and funding for these 0800 138 1111
Citizens Advice Consumer Service - complaints, disconnection, other problems and talk you through switching. They can't give you price comparisons 0345 404 0506
Charis Grants – utility debts 01733 421060 www.charisgrants.com

SSAFA- funding for ex-military- funding to clear debts etc
<http://www.ssafa.org.uk>

Royal British Legion – support for members of the British armed forces past and present including financial support 0808 802 8080
<http://www.britishlegion.org.uk>

MONEYTALK

Salvation Army – can sometimes provide emergency food/assistance

www.salvationarmy.org.uk

Almizan Trust – mother and baby kits and small grants to break poverty cycle not repayment of debts

www.almizantrust.org.uk

Taxaid - A charity offering up-to-date information and advice on tax matters (including tax debts) to individuals on low and modest incomes.

www.taxaid.org.uk

Community Legal Advice - comprehensive website with downloadable fact sheets on all sorts of issues e.g. domestic abuse, claiming benefits, claiming asylum, problems at school...

www.communitylegaladvice.org.uk

Financial conduct authority – has now taken over from the Office of Fair trading in dealing with illegal money lending www.fca.org.uk

Reporting Loansharks: 0300 555 2222 text 'loan shark' + details you want to pass on to 60003 or email reportaloanshark@stoploansharks.gov.uk or contact Cath Wohlers, LIAISE Manager, Illegal Money Lending Team on 07500 809339 or Catherine.wohlers@birmingham.gov.uk to arrange training for own team

Shelter – for housing issues / advice about rights around housing /some debt advice

www.england.shelter.org.uk

YMCA- accommodation and advice for young people

www.ymca.co.uk

Stonewall housing - lesbian, gay, bisexual and transgender (LGBT) housing advice and support

Advice line 020 7359 5767 www.stonewallhousing.org

Contact a family – for families with disabled children, local and national services

0808 808 3555

www.cafamily.org.uk

ACE (Advisory centre for education) – independent advice to parents/carers of children in state-funded schools (note: advice around disability dealt with by contact a family).

www.ace-ed.org.uk

Barnardos – help for children in poverty and young carers.

www.barnardos.org.uk

Centrepoint – focus on young people

www.centrepoint.org.uk

Scope - charity that supports disabled people and their families including helpline.

www.scope.org.uk 0808 800 33 33



MONEYTALK

Disability benefits unit (for those on AA,DLA) – has bereavement service for those on these benefits who die, will assist carer in looking at own benefits situation
08457 123 456

Domestic violence national helpline – if suffering domestic violence or know someone who is experience abuse or may need help and support 0808 2000 247

Macmillan Nurses if someone in the family is suffering from cancer and this is causing hardship
www.macmillan.org.uk

Relate – relationships
www.relate.org.uk 0300 100 1234

Samaritans – confidential emotional support for those experiencing despair, distress or suicidal feelings
www.samaritans.org 08457 90 90 90

Gamcare – support, information and advice for anyone suffering through a gambling problem
www.gamcare.org.uk

Gamblers anonymous – fellowship group of people working to address own gambling issues and support others
www.gamblersanonymous.org.uk

Gam-anon – sister organisation to gamblers anonymous, support group for those affected by other people's gambling
www.gamanon.org.uk

Alcoholics anonymous (AA) – fellowship group of people working to address their own alcohol issues and support others
www.alcoholics-anonymous.org.uk 0845 769 7555

Al-anon – support group for those where someone else's drinking is affecting their life
www.al-anonuk.org.uk

Lifeline – support around drug and alcohol misuse
www.lifeline.org.uk 0808 808 8000

Gumtree- good website to get free/cheap stuff & volunteering/job opportunities www.gumtree.co.uk

Unions sometimes have hardship funds for members

Universities may help – if enrolled



Local /Regional Options you may have near you (you may need to do some research!)

Citizens Advice Bureau – find out about opening hours, will the Bureau book appointments or does everyone need an assessment interview

www.adviceguide.org.uk also a good source of factsheets and sample letters for clients

Advice networks – see website below to find local advice provision or networks

www.adviceuk.org.uk and www.advicelocal.org.uk

Local Credit union- find out whether you have one and how it runs

Local Authority- welfare rights dept/family outreach service

Law centres – check local availability

Women’s centres – general advice, check what is on offer

Churches/places of worship- find out if they offer any impartial support (eg food banks, parenting courses)

Christians Against Poverty (CAP) - help churches set up free debt advice locally- check their website to see if there is one in your area you can refer people to

www.capmoney.org

Home Start – family support charity, local and national services for those with under 5s. Find out if you have one in your area that is active

www.home-start.org.uk

Food Bank - get food free if in hardship – may be one near you, find out how people can be referred

www.trusselltrust.org

Food Co-ops- local ways of getting food cheaper by buying in bulk etc

Housing associations – which is operating in your area? Check if your clients are housing association tenants

Freecycle – good website for getting free stuff if you are able to collect it- check what you have in your area

www.freecycle.org/group/UK

Council of voluntary organisations - umbrella body for voluntary services across an area

Local CVS/Charities- community volunteer service- may well know other charities working locally, what charities do you know locally?

My local information:

General money advice

Debt

Housing

Children/older people/vulnerable people

People with disabilities

Crisis

Other