

I'm struggling with my money, can I get any help?

A brief guide to where you can get free financial advice and support plus a few tips to help you along the way

Don't ignore the problem!

If you are struggling with your finances, ignoring the problem will only make your situation worse. The longer you leave it, the longer it will take you to resolve it.



What can I do?

There are many options available to you that can help you manage your money.

FREE FINANCIAL ADVICE

Money advice agencies offer free financial help which includes:

- Advice on how to manage your finances
- Creating a personal budget with you
- Helping you set up repayment plans based on what you can afford
- Helping you find which benefits you may be entitled to
- Searching for any relevant government-led schemes which may be of help to you
- Contact: Community Debt Advice, National Debtline, Step Change and The Money Service (see 'Useful contacts' for contact details)

BENEFITS

You may be entitled to some benefits to increase your income

- Contact your local Citizens Advice Bureau who can advise you about the benefits you may be able to claim (see 'Useful contacts' for contact details)
- The government website provides in-depth information and qualification rules about various types of benefits
- You can apply for Housing Benefit through the Council's website

How can I save money?

Shop smart

Try saving on your grocery and household shopping

- Browse different shops / supermarkets to see where you can get cheaper priced items
- Buy in bulk and/or buying items during multi-buy offers can work out to be cheaper in the long run
- Most large supermarkets sell low cost 'value' items which are cheaper than branded items but still of good quality You can temporarily switch to these whilst you sort out your finances

Don't be afraid to take out your calculator to work out cheaper prices when you're shopping (most mobiles have a calculator app)



Cheaper utility tariffs

Try searching for cheaper tariffs for your gas and electricity. You can call up your provider to see if they offer cheaper deals. You can have a look comparison websites to see where you can save some money

Cheaper mobile contracts



- Try looking for cheaper contracts /tariffs for your mobile phone. Many mobile companies offer a good rate of minutes and texts for reasonable prices.
- Cut down on how much you spend on internet data and make use of free Wi-fi in public places

Personal Budget

- You can generate your own income by simply changing the way you spend
- You can do this by creating a personal budget which involves listing all your income and all your spending to see your complete financial activity (use the free online [Budgeting Tool](#) on the Citizen's Advice website)
- Highlight which spending is essential such as your rent, Council Tax, utility bills (water, gas, electricity) and reduce your non-essential spending
- The more honest you are with your budgeting sheet, the more useful it will be

EXAMPLES OF NON-ESSENTIAL SPENDING

- TV broadband packages
- Cigarettes and alcohol
- Take-aways / eating out
- Catalogues
- (Online) Gambling
- Expensive mobile handsets /tablets
- Holidays
- Cinema
- Car finance / car rentals
- Expensive retail stores
- Unnecessary retail shopping
- Expensive hairdressers
- Salons
- Pets

What should I avoid?

When you are facing financial problems, approaching payday lenders / loan companies may feel like the only option, but it will most likely **increase** your financial difficulties.

Borrowing money from your bank or family/friends may be a safer and securer option for you. Seek financial advice from money-advice agencies if you cannot find any other options for financial assistance.

Useful contacts

Citizens Advice Bureau	03444 111 444 www.citizensadvice.org.uk
Community Debt Advice	01737 887558 help@cdamoney.org www.cdamoney.org
National Debtline	0808 808 4000 www.nationaldebtline.org
Step Change (Debt charity)	0800 138 1111 www.stepchange.org
The Money Advice Service	0800 138 7777 www.moneyadviceservice.org.uk
Government website	www.gov.uk
Jobcentre Plus	0800 608 8545