

Feeling the Pinch?

Gov.uk for general money, tax and benefits advice
www.gov.uk

Money Advice Service - Independent service set up to give free, unbiased money advice online, on webchat, over the phone, in printed guides and face to face
www.moneyadviceservice.org.uk

The Illegal Money Lending Team - A Loan Shark is someone who lends money without the appropriate license issued by the Office of Fair Trading. Loan Sharks rarely, if ever, give any paperwork and if payments are missed they often use intimidation and violence to get money from their 'clients'. **0300 555 2222**
www.facebook.com/stoploansharksproject

National Debtline - offer free, confidential and independent help over the phone for people in England, Scotland and Wales. You can call their helpline and also download publications from their website. **0808 808 4000**
www.nationaldebtline.co.uk

Debt Advice Foundation - is a registered national debt advice and education charity offering free, confidential support and advice **0800 043 40 50**
www.debtadvicefoundation.org/

StepChange Debt Charity - has a helpline, providing free, independent and impartial advice to people who have debt problems **0800 138 111** www.stepchange.org/

Payplan - provides free advice on debt and budgeting, including debt management plans and Individual Voluntary Arrangements (IVAs) **0800 917 7823**
www.payplan.com

Civil Legal Advice (CLA) - offers free, confidential help with debt, welfare benefits, tax credits, housing, education and employment problems call on **0845 345 4345**
www.gov.uk/civil-legal-advice

Advice UK - is a network of independent advice centres. **0300 777 0107** www.adviceuk.org.uk

Together for Families - A programme to work with the families to remove barriers and achieve positive outcomes by raising educational attendance, reduce anti-social behaviour and support people into work
www.cornwall.gov.uk
togetherforfamilies@cornwall.gov.uk

Fuel, water and energy advice

Community Energy Plus - free and independent energy advice service with information on insulation, heating

and managing energy bills, including access to grants for insulation and heating. **0800 954 1956** www.cep.org.uk

Energy Savings Trust Advice Centre - offers advice on energy efficiency, grants and help for people to reduce their fuel and water bills. **0800 512 012**
www.energysavingstrust.co.uk

Glow Cornwall - Save money, save energy by making homes in Cornwall more comfortable. **0800 316 4425** or visit
www.glowcornwall.co.uk

Health advice

NHS Direct - Health advice and information, 24 hours a day, 365 days a year **0845 4647** www.nhsdirect.nhs.uk

Public Health Cornwall - looks to improve the health of the population **01726 627802** www.cornwall.gov.uk

Health Promotion - To provide health information and resources for the improvement of health
01209 313218/313419 www.healthpromcornwall.org/

Save money and quit smoking - saving money can be a great incentive and you could save typically £182 a month/£2,200 a year by quitting. The Stop Smoking Service can help. **01209 215666** www.quit4cornwall.com

There are also a range of therapies for people who are experiencing stress, depression or anxiety available through your GP. For information about these therapies
01208 871905 www.outlooksw.co.uk

BeMe - is a service for people with common difficulties such as anxiety or depression who want a talking treatment. Part of the NHS in Cornwall offering free and confidential courses and therapy throughout the county. You can self-refer
01579 373700
www.cornwallfoundationtrust.nhs.uk/cft/BeMe

Samaritans - is a confidential emotional support service for anyone. The service is available 24 hours a day for people who are experiencing feelings of distress or despair.
08457 909090 www.samaritans.org

Please ask if you would like to receive this information in large print, Braille, on CD or in any other languages. **01872 355008**



Cornwall is working together to help everyone

The current economic situation is affecting companies in Cornwall and Isles of Scilly. This can lead to increased levels of stress and anxiety for individuals and families because of debt, loss of work, job security, short time working and loss of wages, unemployment and the risk of losing your home.

If you are affected by any of these concerns, this leaflet offers advice and where to go for services that may be able to help.

Looking after yourself, family and friends

Stress and worry can affect your physical and mental health, but you can :

- **talk** to family, friends and colleagues
- **seek help and support**, this acts as a buffer against negative stress and worries.
- **look after yourself.**
- find a **support** group and **ask for help** from people in similar circumstances.
- **eat healthy food**
- **keep active** - Physical activity stimulates production of endorphins, the body's natural antidepressants.
- **ask for help.** If coping is getting hard, please contact your GP, talk to a counsellor.
- **drink responsibly** too much alcohol is an expensive way to deal with difficult feelings. It doesn't solve problems, it creates them.



Making the most of your money

- How much have you coming in and what are your outgoings?
- Remember everyday bills. Not paying your rent or mortgage, your council tax or your utility bills can have serious consequences.
- Be organised, list when your payments are due and make them on time to avoid extra charges.
- If you can afford to pay cash, or by cheque or debit card, then do it. Don't be persuaded to take out an extended credit agreement or a store card
- Don't run up unauthorised overdrafts. Going into the red is a very expensive way of borrowing.
- Join a Credit Union - to start saving and for loans.
- Read the small print on any credit agreement before you sign. Work out the total amount you will have to pay, and check that you can afford the monthly instalments. Interest free credit is only interest free as long as you pay on time.
- Doorstep lenders can cost you many times what you have borrowed in high interest charges. Find out about your local credit union before you take out a loan.
- Get advice and help from a free, independent adviser. There is no need to pay for money advice.
- Money problems do not solve themselves, and the longer you leave them the more difficult it is for you to sort things out.

Housing advice

Cornwall Housing - Housing Advice for any tenure
0300 1234 161 www.cornwallhousing.org.uk

Cornwall Housing - welfare and debt advisors

0300 1234 161 www.cornwallhousing.org.uk

Shelter (Cornwall) - for housing debt advice and for advice and support on finding a place to live. **0808 800 4444**
www.shelter.org.uk

Mortgage Rescue Scheme/Repossession Fund

0300 1234 161
www.cornwall.gov.uk/default.aspx?page=31096

Homemaker - If you are having problems paying your mortgage you can also contact, an independent advice charity. There is a mortgage arrears advice pack that can be downloaded from the website **01392 686752**
www.homemakersw.org.uk

Cornwall Council - Benefits Contact Centre takes calls regarding current Housing Benefit or Council Tax Support claims and for those who want to make a claim for either of these or discretionary housing payments, exceptional relief or crisis and care awards (for those experiencing exceptional difficulty paying their Council Tax). **0300 1234 121**

Employment, jobs and volunteering advice

Work plays an important role in many people's lives. It provides money and a source of social support. Many people feel that their job defines them and their place in the world, so losing that job can feel like a loss of status and even a loss of identity. This can affect confidence and self-esteem.

Debt, unemployment and living on benefits can be hard to cope with, but you needn't struggle on your own. There are services which offer advice and support.

Cornwall Works Hub - is the gateway to a range of support to help people with health problems and other workless residents of Cornwall, including those worried about redundancy return to work and will source the best help for you, free of charge. **01872 355015** www.inspiringwork.org

Jobcentre Plus - for income support employment and support allowance, job seekers allowance. For information, advice or to make a claim go to www.gov.uk or call **0800 055 6688** To find out more information on benefit entitlement go to www.gov.uk where there are a range of calculators to let you know what benefits you could claim. You will also find information to help you back to work.

Jobseeker's Allowance - **0845 608 8624**

Income Support - **0845 608 8624**

Employment and Support Allowance - **0845 608 8624**

Incapacity Benefit - **0845 608 8624**

For jobsearch support and access to Europe's largest vacancy bank Find a job with **Universal Jobmatch** www.gov.uk

Do you want to obtain new skills and experience?

Volunteer Cornwall - can help you find a volunteer placement that will suit your interests and needs, from environmental conservation to sports, from supporting children and vulnerable adults to practical work in your local area. **01872 265305** www.volunteercornwall.org.uk

If you are considering self employment - A range of information, advice and support is available.

Outset Cornwall - Offers a range of services helping to get a business idea off the ground, covering Information sessions, one-to-one coaching, business start-up workshops and networking sessions **0800 917 4324**
www.outsetcornwall.co.uk

New Enterprise Allowance -(NEA) - for Jobcentre Plus claimants thinking about becoming self-employed. Expert guidance and support with practical workshops and help tailored to your needs as well as financial support for the first six months contact a Jobcentre adviser or go to <http://www.dwp.gov.uk/adviser/updates/enterprise-allowance-campaign/>

ACAS - Any uncertainty over potential job losses can be very distressing. You can find out your rights **08457 47 47 47**

Pension Service Helpline - for information and advice, or to make claim visit your local Pension Centre **0845 60 60 265**
www.gov.uk/browse/working/state-pension

Tax Credit Helpline **0345 300 3900** www.hmrc.gov.uk

Money and general advice

Cornwall Council Credit Crunch - help and useful tips for businesses and residents to get through the credit crunch. **0300 123 4100**
<http://www.cornwall.gov.uk/default.aspx?page=19613>

Cornwall Council Trading Standards - debt advice service for anyone living in Cornwall. They can negotiate with creditors to stop harassing correspondence and can also able to represent you in court. **0300 123 4191**
www.cornwall.gov.uk

Cornwall Citizens Advice Bureau (CAB) - free independent debt and money advice from your local Citizen's Advice Bureau. They will be able to discuss your problem and provide further help, including an appointment with your local CAB. The service is free and confidential and the CAB can help you to: prioritize your debt repayments, negotiate with your creditors, and represent you in County Court at Repossession/Eviction hearings. **0844 499 4188** text **CAB to 82727**
www.cabcornwall.org.uk/ and www.adviceguide.org.uk

Kernow Credit Union - a not-for-profit ethical savings and loans co-operative **01209 314449**

ABCUL (Association of British Credit Unions Limited) - trade group for credit unions with information about the work of credit unions. **0161 832 3694** www.abcul.coop