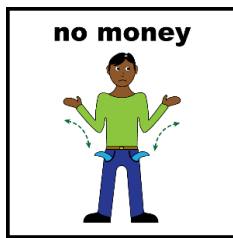
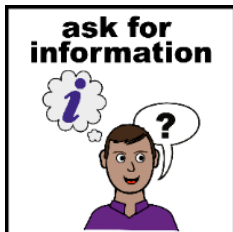


Are you worried about money or about being in debt?



There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.



Here is some information on the ways to contact people for help and advice with your money problems if you live in Teignbridge.



Council tax and housing costs






If you are finding it hard to pay your council tax or housing costs, you may be able to get housing benefit, or help to pay council tax.

Contact Citizens Advice Plymouth or money Advice Plymouth or Plymouth Focus Advice Centre

	<p>Citizens Advice Plymouth Phone – 0808 278 7910 Phone – 0800 240 4420 Website – www.citizensadviceplymouth.org.uk</p>
	<p>Money Advice Plymouth Phone – 01752 208 126 Website – www.moneyadviceplymouth.org.uk</p>
	<p>Plymouth Focus Advice Centre Phone – 01752 669 785 Website – www.plymouthfocus.co.uk</p>
	<p>Making your money go further Anyone who is worried about money can get a free benefit check. This will make sure you are getting the right amount of money and get advice on other ways to save money. For example, cheaper gas or electricity or free school meals.</p> <p>Contact Citizens Advice Plymouth or Money Advice Plymouth or PATH or Plymouth Focus Advice Centre</p>
	<p>Citizens Advice Plymouth Phone – 0808 278 7910 Phone – 0800 240 4420 Website – www.citizensadviceplymouth.org.uk</p>
	<p>Money Advice Plymouth Phone – 01752 208 126 Website – www.moneyadviceplymouth.org.uk</p>







<p>address and telephone</p> 	<p>PATH (Plymouth Access to Housing) Phone – 01752 255 889 Website – www.pathdevon.org</p>
<p>address and telephone</p> 	<p>Plymouth Focus Advice Centre Phone – 01752 669 785 Website – www.plymouthfocus.co.uk</p>
<p>money advice</p> 	<p>Debt advice If you are in debt or owe money, you can get help and advice about ways to pay off your debts each month.</p> <p>Contact Citizens Advice Plymouth or Money Advice Plymouth or PATH or Salvation Army or Plymouth Focus Advice Centre or Christians Against Poverty</p>
<p>address and telephone</p> 	<p>Citizens Advice Plymouth Phone – 0808 278 7910 Phone – 0800 240 4420 Website – www.citizensadviceplymouth.org.uk</p>
<p>address and telephone</p> 	<p>Money Advice Plymouth Phone – 01752 208 126 Website – www.moneyadviceplymouth.org.uk</p>
<p>address and telephone</p> 	<p>PATH (Plymouth Access to Housing) Phone – 01752 255 889 Website – www.pathdevon.org</p>





	<p>Salvation Army Phone – 01752 643 955 Email – plymouthdas@salvationarmy.org.uk</p>
	<p>Plymouth Focus Advice Centre Phone – 01752 669 785 Website – www.plymouthfocus.co.uk</p>
	<p>Christians Against Poverty Phone – 0800 328 0006 Website – www.capuk.org</p>
	<p>Benefit help If you have made a new claim for benefits you might be able to get money in advance to pay for things like rent or food. This money is a loan and must be paid be back. It will be taken from your benefits once they start, so make sure you talk to someone before you ask for an advance benefit payment.</p> <p>Contact Citizens Advice Plymouth</p>
	<p>Citizens Advice Plymouth Phone – 0808 278 7910 Phone – 0800 240 4420 Website – www.citizensadviceplymouth.org.uk</p>

	<p>Hardship payment</p> <p>If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department of work and Pensions). These payments are not made straight away and not everyone will be able to get one.</p> <p>Contact Citizens Advice Plymouth</p>
	<p>Citizens Advice Plymouth</p> <p>Phone – 0808 278 7910 Phone – 0800 240 4420 Website – www.citizensadviceplymouth.org.uk</p>
	<p>If you get a hardship payment for Universal Credit you will need to pay this money back.</p> <p>If you get a hardship payment for Jobseeker's allowance or Employment support allowance, you do not need to pay this money back.</p>
	<p>Challenge a decision</p> <p>You can challenge a decision about your benefits. This may be because they have been stopped or reduced. Or you have been refused benefits or told you have been overpaid. You will have to make this challenge within one month.</p> <p>Contact Citizens Advice Plymouth</p>
	<p>Citizens Advice Plymouth</p> <p>Phone – 0808 278 7910 Phone – 0800 240 4420 Website – www.citizensadviceplymouth.org.uk</p>


	<p>Help with housing and benefit support if homeless or vulnerable</p> <p>Contact – Shekinah Phone – 01752 203 480 Website – www.shekinah.co.uk</p>
	<p>Advice and practical support on energy bills and financial savings</p> <p>Contact – Plymouth Energy Community Phone – 01752 477 117 Website – www.plymouthenergycommunity.com</p>
	<p>Support and advice for older people (+50), their families and carers</p> <p>Contact – Age UK Plymouth Phone – 01752 256 020 Website – www.ageuk.org.uk/plymouth</p>
	<p>24-hour helpline for anyone experiencing a mental health crisis</p> <p>Contact – Livewell Southwest First Response Phone – 0800 923 9323 Website – www.livewellsouthwest.co.uk/inpatient-mental-health-neurology/first-response-24-7-helpline</p>
	<p>For one-to-one support and advice on benefits, debt, consumer issues, employment, and social care</p> <p>Contact – Advice Plymouth Phone – 01752 201 766 Email – advice@improvinglivesplymouth.org.uk</p>

<p>address and telephone</p> 	<p>For support around statutory welfare entitlement, social isolation and mental wellbeing for veterans and their families</p> <p>Contact – Plymouth Veterans and Family Hub Phone – 01752 241 057 Email – VFHub@improvinglivesplymouth.org.uk</p>
<p>address and telephone</p> 	<p>Services to reduce isolation and improve mental and physical wellbeing</p> <p>Contact – Plymouth Hope Phone – 01752 289 071 Email – info@plymouthhope.org.uk Website – www.plymouthhope.com</p>
<p>address and telephone</p> 	<p>Free housing advice</p> <p>Contact – Shelter Phone – 0808 800 4444 Website – england.shelter.org.uk</p>
<p>address and telephone</p> 	<p>For debt advice</p> <p>Contact – National Debtline Phone – 0808 808 4000 Website – www.nationaldebtline.org</p>
<p>address and telephone</p> 	<p>For information and financial support</p> <p>Contact – Turn2Us Phone – 0800 802 2000 Website – www.turn2us.org.uk Website – benefits-calculator.turn2us.org.uk</p>

<p>address and telephone</p> 	<p>For support with illegal lenders and borrowers Contact – Stop Loan Sharks Phone – 0300 555 2222 Email – reportaloanshark@stoploansharks.gov.uk Website – www.stoploansharks.co.uk</p>
<p>address and telephone</p> 	<p>For specialist support for all adult victims of modern slavery Contact – Salvation Army Modern Slavery Helpline Phone – 0800 808 3733 Website – www.salvationarmy.org.uk/modern-slavery</p>
<p>address and telephone</p> 	<p>For debt advice and money guidance Contact – StepChange Phone – 0800 138 1111 Website – www.stepchange.org</p>
<p>address and telephone</p> 	<p>For debt advice Contact – Debt Advice Foundation Phone – 0800 043 4050 Website – www.debtadvicefoundation.org</p>
<p>address and telephone</p> 	<p>For advice to help improve finances Contact – MoneyHelper Phone – 0800 138 7777 Website – www.moneyhelper.org.uk</p>
<p>address and telephone</p> 	<p>To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4 Contact – Healthy Start Vouchers Phone – 0300 330 7010 Email – healthy.start@nhsbsa.nhs.uk Website – www.healthystart.nhs.uk</p>

	<p>For emergency support and advice for refugees, asylum seekers and other vulnerable migrants</p> <p>Contact – British Red Cross Refugee Support Phone – 01752 831 619 Email – plymouthrefugeesupport@redcross.org.uk Website – redcross.org.uk/get-help/get-help-as-a-refugee</p>
	<p>Support to have NRPF condition removed if applicable</p> <p>Contact – Unity Project Website – www.unity-project.org.uk</p>
	<p>For specialist advice to asylum seekers</p> <p>Contact – Devon and Cornwall Refugee Support Phone – 0800 456 1210 Email – hub@dcrs-plymouth.org Website – www.dcrs-plymouth.org</p>
	<p>For advice on housing and financial options for families with children facing severe poverty/homelessness because they have No Recourse to Public Funds (NRPF)</p> <p>Contact – Project 17 Phone – 07963 509 044 Website – www.project17.org.uk</p>

With thanks to

 for the use of their image bank



Exclusively Inclusive for making this information in Easy Read



Adapted from the Craven Easy Read leaflet by the Independent Food Aid Network

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations at the top of this leaflet.

You can access the Worrying about Money leaflets at
www.foodaidnetwork.org.uk/cash-first-leaflets
This information was last updated on 23/03/2023.