

HELP WITH FINANCIAL WORRIES



OFFICERS'
ASSOCIATION

If you are struggling to pay your household bills or worried about how you will pay your rent or your mortgage, you are not alone. There is help available to support you to regain control of your finances, as well as advice about where to find specialist help.

Falling into debt can happen to anyone across all walks of life and for all sorts of reasons and can stem from loss of employment, short or long-term illness, a bereavement or a relationship breakdown. There is no shame in admitting that a growing debt is becoming a problem. It can be difficult to pay back what you owe when you are living on a fixed income, but there is help available.

GET THE BEST ADVICE

Don't be tempted to use credit cards or payday loans to fix the problem. These are short-term solutions and can often make the problem worse. Instead, contact one of the specialist debt charities such as [National Debtline](#) or [Stepchange](#) for **free**, confidential and impartial advice. They can help you to organise a personal action plan to:



- work out your budget.
- deal with your most urgent debts.
- deal with your non-priority debts.

Your local [Citizens Advice](#) can advise you if you're in debt. Their useful [budgeting tool](#) may help you to work out your spending and where you might be able to save money. You can also find local debt advice agencies on the [MoneyHelper](#) website.

If you are self-employed or run a small business and have personal or business debts, contact the **free** advice service in your area [Business Debtline](#) (for England, Scotland and Wales) or [Advice NI](#) for Northern Ireland.

CHECK WELFARE BENEFITS

Make sure that you are claiming the extra money and benefits you're entitled to. A benefits calculator can help work out what you may be able to claim. You can find one on the [Gov.UK](https://www.gov.uk) website or use the one provided by [Independent Age](#). They also have a free **Helpline 0800 319 6789** and can arrange a benefits check with a helpful adviser.

If you have an unexpected cost due to an emergency or crisis, you might be entitled to help from your local council's welfare assistance scheme. For some other costs, you may be able to claim an [interest-free budgeting loan](#) from the Government if you are in receipt of certain welfare benefits. There are also some charities that offer grants.

There are companies who offer to help you sort out your debts for a fee, but that money would be better spent on paying off your debts. **Use the FREE independent services instead.**



SUPPORT WITH FINANCIAL STRESS

Money worries can make you feel stressed and anxious, which in time may affect your mental health. Learning how mental health and money are connected might help if you are struggling.

There are some common ways money can affect your mental health. Certain situations may trigger feelings of panic and anxiety, such as opening envelopes or attending a benefits assessment. Worrying about money issues, such as an unpaid bill or loss of income, can sometimes lead to sleep problems.

You might not be able to afford the things you need to stay well. This might be housing, food, water, heating, or treatments like medication and therapy. Money problems can affect your social life and relationships if you are unable to do the things you want to, and you might feel lonely or isolated as a result. Thinking about money can be emotional, and you might have

different feelings about your lack of funds. Getting to know the feelings and emotions you have around money might help you to spot patterns in your behaviour and enable you to feel more in control.

Sorting things out might feel like an overwhelming task. Some things might be out of your control but try taking it one step at a time. Visit [Mind's website](#) for advice and support on coping with money worries.

Poor mental health can make earning and managing money harder and worrying about money can often make things worse. It can start to feel like a vicious cycle. On the Mind website, you can find out more about organising your finances, claiming benefits when you have a mental health problem, dealing with services, and looking after your mental health when you are worried about money.

USEFUL ORGANISATIONS

National Debtline: A charity that gives free and independent debt advice over the phone and online. Tel. 0808 808 4000 nationaldebtline.org

StepChange Debt Charity: Over 25 years' experience providing free, expert debt advice with the widest range of practical debt solutions in the UK. Their debt experts help thousands of people every week to deal with their debt problems and get their lives back on track. Tel. 0800 138 1111 Monday to Friday 8am-8pm and Saturday 8am-4pm stepchange.org

CAP-Christians against Poverty: The free debt help service is face-to-face and run through local churches, so you get practical help and a supportive community around you through whatever challenges you are facing. They can help you find the best route out of debt and walk with you every step of the way. Tel. 0800 328 0006.

Citizens Advice: Citizens Advice believe no one should have to face problems without good quality, independent advice. They are independent and impartial and give people the knowledge and the confidence they need to find their way forward. Contact an adviser through their national phone service, Advicelink: 0800 702 2020. citizensadvice.org.uk

Mind: Provides advice and support to empower anyone experiencing a mental health problem. They have information, helplines, and an online community for anyone experiencing mental health problems and those who support them. mind.org.uk

Mental Health & Money Advice: An online-only service that offers information and advice for anyone struggling with money because of mental illness, or whose financial situation is affecting their mental health. mentalhealthandmoneyadvice.org

Scope, the disability equality charity in England and Wales: Practical information and emotional support when it's most needed, with free energy and water advice to disabled people, helping them to manage their energy needs. scope.org.uk

Turn2Us: A national charity providing free financial advice and support to people in the UK in crisis. Tel. 0808 802 2000, 9am-5pm Monday to Friday.



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**EVERY OFFICER
EVERY FAMILY**



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