

Do you have money worries or are you worried about debt or budgeting?

Has the Coronavirus pandemic caused issues with money and debt that you have never experienced before, and you don't know where to turn?

Are you struggling to pay your rent or worried about losing your home?

ACT NOW:

- **Please don't put off dealing with your debt. The longer you leave it before asking for help, the more likely the amount of money you owe is going to increase.**
- **Please do not borrow money at high interest rates, including money from illegal lenders. This will put you into greater debt.**
- **There are organisations that provide free, confidential, and impartial advice and support with your money worries.**
- **If you don't pay your rent arrears and they continue to increase, your home may be at risk.**



Shropshire Council Welfare Support Team

The Welfare Support Team takes calls as follows:

- from people who apply for help from the Council's Local Support and Prevention Fund
- for the Council's Housing Options Team (who deal with Homelessness).

They provide people with advice on housing options and can provide solutions for people in financial crisis, including those who are unable to pay for some of their more essential living costs, such as food, gas, electricity, essential furniture costs and rent arrears. The team has close links with the Council's Housing Options Team and Social Work Teams and can signpost people to any wider support they may need.

To find out about a range of financial support from Shropshire Council, please call **0345 678 9078**.

If you are worried about losing your home, please call Shropshire Council's Housing Options Team on **0345 678 9005**.

Citizens Advice

Citizens Advice staff are skilled in providing debt and budgeting advice. They can also assist people with making claims to benefits, especially assistance with claiming Universal Credit (UC).

They have the following useful web page on Coronavirus and what it means for you:

www.citizensadvice.org.uk/health/coronavirus-what-it-means-for-you/

Telephone advice

Adviceline Shropshire: **0808 278 7894**

Text relay: **03444 111 445**

Citizens Advice Consumer Helpline: **0808 223 1133**

Text phone: **18001 0808 223 1133**

Universal Credit: Help to Claim Help Line England: **0800 144 8 444**

England textphone: **18001 0800 144 8 444**

Online advice and chat

www.citizensadvice.org.uk

Please be aware phone lines may be busier than usual, as we are likely to be operating with reduced staff and volunteer capacity.

Keep Shropshire Warm

If you are struggling with gas and electricity costs, the council's Keep Shropshire Warm team could help. They offer free & impartial energy advice and can help you get your payments under control. They're helping people in need across the County deal with managing energy debts by providing small grants and helping talk to energy suppliers. Their friendly Energy Advisors can be called on **0800 112 3743**, email **advice@mea.org.uk** or find them on Facebook Keep Shropshire Warm.

Health and wellbeing support

Shropshire Council has a useful guide named 'Looking After Your Mental Health during COVID19', which can be found here:

www.shropshire.gov.uk/media/14773/mental-health-guide-may20-finalrev.pdf

The guide provides a range of helpful guidance, advice, information and helpful contacts to help address any concern which may impact on mental health including employment and money worries.

There is also a lot of useful information on the Mental Health and Wellbeing page of the Shropshire Council webpage

www.shropshire.gov.uk/coronavirus/information-for-the-public/mental-health-and-wellbeing/

Stop loan sharks (Illegal money lenders)

A loan shark is someone who lends cash as an unauthorised business. This is illegal. They are not always easy to spot as they will seem friendly at first.

They will lend you money but will charge extremely high levels of interest. If you can't repay this money to them, they may resort to threats, violence and intimidation to make you pay what they say you owe them, even if you have repaid the debt several times over.

A loan shark will have little paperwork about your loan and they may not keep any details of the amount of money you pay back to them. They will add penalty charges for late payments and may sometimes add random additional sums of money to the amount they say you owe them.

Many people keep paying because they think they can afford the agreed weekly sum. They may not realise how much they have repaid or they may be afraid to stop making payments.

We advise you to never ask for money from a loan shark. They do not provide a community service. They are simply out to make money and they leave people in greater debt than they were in the first place.

If you think you may be involved with a loan shark or if you think someone else is suffering at the hands of a loan shark, call the team in confidence as follows:

Telephone: **0300 555 2222**

Text : **07860 022116**

E-mail: **reportaloanshark@stoploansharks.gov.uk**

Website: **www.stoploansharks.co.uk**

Other useful contacts

Money Advice Service

Information on your rights to sick pay, benefits (including what you can claim if you're self-employed or not entitled to Statutory Sick Pay)

www.moneyadvice.org.uk/en/articles/coronavirus-what-it-means-for-you

Step Change

Advice on coronavirus and your finances Advice if you have an upcoming court hearing.

Advice if you're worried about school closures affecting your finances

www.stepchange.org/debt-info/coronavirus-affecting-finances.aspx

Shropshire Larder

Support with accessing free or low cost food for those on a low budget **www.shropshirelarder.org.uk/**

Shropshire Council

See the Council's website for a range of other support

www.shropshire.gov.uk/coronavirus/information-for-the-public/