

## Debt and Money Management Advice Factsheet

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### C-APP

<http://www.c-app.org.uk/>

Two web-apps, one for ESA and one for PIP, that offer guidance, advice and support on most aspects of the application process. You can even try the sort of questions you may be asked by an assessor.

### Cornwall Council

<https://www.cornwall.gov.uk/advice-and-benefits/coping-with-the-credit-crunch/>

Help and useful tips for residents and businesses.

### Cornwall Council – Help to make a Universal Credit claim or with personal budgeting.

<https://www.cornwall.gov.uk/advice-and-benefits/benefits/universal-credit/> Ring 0300 1234 121 (option 5)

### Citizens Advice Cornwall

[www.citizensadvicecornwall.org.uk/](http://www.citizensadvicecornwall.org.uk/)

Free and confidential and able to prioritise your debt repayments, negotiate with Creditors, and represent you in County court at repossession/Eviction hearings. Weekly drop-ins available across Cornwall. Tel: 08444994188 Text ADVICE to 78866

### Community Money Advice

[www.communitymoneyadvice.com](http://www.communitymoneyadvice.com)

National organisation who in enabling community groups to establish local, free to client, face to face debt advice services. Self help guide also available online as well as online money planner from the Money Advice Service.

Centres within Cornwall:

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|-----------------------------------|--------------|--|
| • STAK St Austell                 | 01726 77457  | <a href="http://www.stakstaustell.org.uk">http://www.stakstaustell.org.uk</a>        |
| • Launceston Money Advice Centre  | 01566 777407 | <a href="mailto:lansonmoney@hotmail.com">lansonmoney@hotmail.com</a>                 |
| • CPR Debt Advice Centre          | 01209 610498 | <a href="mailto:transformationcpr@hotmail.co.uk">transformationcpr@hotmail.co.uk</a> |
| • Newlyn Trinity Methodist Church | 01736 365890 | (opening soon)   |

### Christians Against Poverty

[www.capuk.org](http://www.capuk.org)

A Debt Coach and befriender will visit you in your own home. Help you stick to your budget and repay your debts and set up debt management plans. If in severe debt the CAP will go through insolvency options, and can help fill out forms and attend court with you. Support in Truro and surrounding area. (up to 10 miles) Redruth, Wagebridge/Bodmin area. Tel: 0800 3280006 for an appointment.

### CRCC Get F+IT Project

[Jane.morgan@cornwallrcc.org.uk](mailto:Jane.morgan@cornwallrcc.org.uk)

Over 50s support through Cornwall Rural Community charity. Project aimed at reducing financial poverty. Fast track to Citizens Advice to support benefits and specialist Debt advice if needed. Home visits available. Project also provides support with I.T skills. Tel: 01872 243557.

### Smart Savings

[www.smartsavings.org.uk](http://www.smartsavings.org.uk)

Financial advice and money management advice and courses. Other projects including cooking on a budget, self confidence and motivation, interview skill. Local courses throughout Cornwall. Tel: 01209 212579

### Kernow Credit Union

<http://kernowcreditunion.co.uk>

The Credit Union is a financial organisation that encourages its members to borrow and save responsibly. They encourage saving what you can and borrowing only what you can afford to repay. Tel: 01209 314449

### Shelter Debt Advice Centres

<http://england.shelter.org.uk>

Many Shelter advice services offer specialist debt advice services for people on low incomes who qualify for legal aid, especially if at risk of losing accommodation. They can help with:

- rent arrears
- mortgage arrears
- utility bill debts – gas, electricity and water
- debt collection companies or creditors
- hire purchase, credit card or loan arrears

To book an appointment call:

Truro 0344 515 2300

Plymouth 0344 515 2399

### Job Centre Plus

JCP can buy in money management support for some customers. Talk to your local JCP for more information about what they can offer and when.

### Registered Social Landlords

Many RSLs can offer money management support to tenants struggling with money issues. Contact the specific RSL for more info.

### Stonham Byan

<https://www.supportincornwall.org.uk/kb5/cornwall/directory/service.page?id=oYqMCwuabrw>

Housing related advice at drop-ins throughout the county. Drop-ins are free, require no prior appointment and are open to all and can help with claiming benefits, Homechoice applications and advice, maintaining a tenancy, budgeting skills, contacting local councils, housing associations, etc.

### Kernow Positive Support – Drop In

<http://www.kernowps.co.uk/index1.htm>

A regular Drop-in and Advice Clinic for Welfare Rights Advice (*DWP Benefits/Housing*) and one-to-one support for people living with HIV in Cornwall.

### Cornwall Befriending Services

<http://cbscic.co.uk/>

Operating from foodbanks and community centres providing holistic service for face to face counselling and debt advice, providing a service that deals with the inter relationship of debt and mental health in Cornwall.

#### Money Skills for Life

<http://www.cornwall.gov.uk/council-and-democracy/council-news-room/media-releases/news-from-2016/news-from-june-2016/money-skills-for-life-project-launched-in-cpir-network/>

Offered in the Camborne Pool and Redruth. Money Skills for Life is about helping people improve their relationship with money.

## National Advice Service Provision

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#### Gov.uk

- Court claims, debt and bankruptcy  
<https://www.gov.uk/browse/tax/court-claims-debt-bankruptcy>
- Make sure you are claiming all you are entitled to.  
<https://www.gov.uk/benefits-calculators>
- Contact JCP  
<https://www.gov.uk/contact-jobcentre-plus>

#### The Money Advice Service

<https://www.moneyadviceservice.org.uk>

Free & impartial money advice, set up by government

- Advice and guides to help improve your finances
- Tools and calculators to help you keep track and plan ahead
- Support in person, over the phone and online

Tel: 03005005000 Web chat available

#### Step Change

[www.stepchange.org](http://www.stepchange.org)

Free national advice service by telephone or by using website tools, to provide practical support to overcome debts. Tel: 0800 138 1111 free from most mobile networks.

#### Payplan

Tel : 0800 280 2816 or use the online [Debt Help Form](#)

Offer free money advice solutions including debt management plan and IVA's. With the support of experience advisors they help clients to take control of the finances through their online service.

#### Money Saving Expert

<http://www.moneysavingexpert.com>

Website providing money saving guides, tools and tips

#### England Illegal Money Lending Team

<https://www.cornwall.gov.uk/business/trading-standards/debt-advice/illegal-money-lending-team/>

Support for people who have borrowed from an unlicensed lender 'loan shark'.

Citizens Advice

[http://www.adviceguide.org.uk/england/debt\\_e.htm](http://www.adviceguide.org.uk/england/debt_e.htm)

Information including help to deal with debt problems and how to get your finances back into shape. Includes access to live chat function with an advisor.

The Royal British Legion

<http://www.victimcaredevonandcornwall.org.uk/Victim-Support/British-Legion/>

The Royal British Legion is the UK's leading Service charity providing care and support to serving members of the Armed Forces, veterans of all ages and their families. This includes those experiencing financial issues.

## Teaching Resources

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Lloyds Money for Life Programme

<https://www.moneyforlifeprogramme.org.uk/get-involved/teach-me/>

Free online course and resources to improve people's knowledge of money management.

Resources cover:

- financial planning and budgeting
- bank accounts
- savings and borrowings
- insurance
- debt and debt advice
- implications of financial exclusion

Citizens Advice

<https://www.citizensadvice.org.uk/about-us/how-we-provide-advice/our-prevention-work/education/education-resources/>

Education resources which cover a wide range of topics around finance and money management.

Personal Finance Education Group

<http://www.pfeg.org/>

Resources for those teaching young people about money

Make Money Make Sense

<http://www.moneymakesense.co.uk/>

Resources for key stages 3 & 4 and 16+

**Many other support services exist. We have not sought to capture them all but if you feel we have missed something vital that is being delivered at a local level please email [emoseley1@cornwall.gov.uk](mailto:emoseley1@cornwall.gov.uk) with the details.**