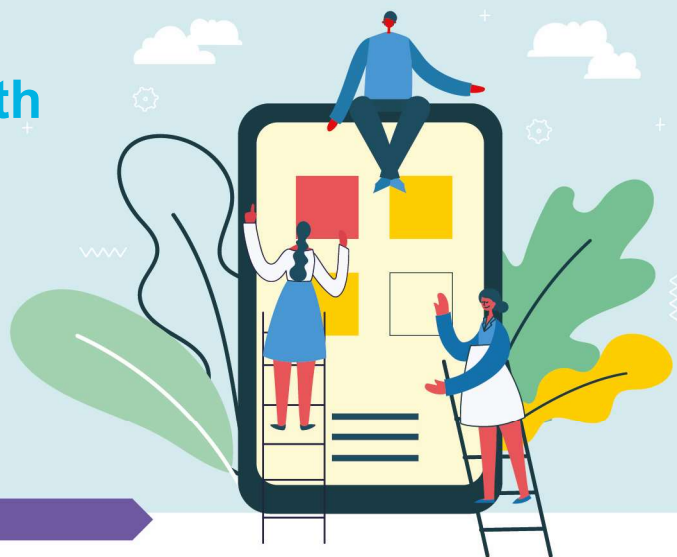


# Budgeting and dealing with debt

Information for customers.  
April 2020



## Introduction

We want to help and support you as much as we can during this difficult time and have put together a series of information sheets to signpost you to services that can provide help and support.

Dealing with your non-priority debts such as loans, catalogues or credit cards can help you try to meet your essential expenses – such as food, heat etc. There is a list of priority and non-priority debts here:

<https://www.stepchange.org/debt-info/dealing-with-debt-problems/what-debts-to-pay-first.aspx>

It may help to contact the companies you owe money to and discuss with them how they can help you with payment holidays or other options.

Start by writing down all of your regular outgoings – the Money Advice Service has lots of tips on how to budget – please see the links provided below.

## Help and support available – helplines and advice agencies

- Stepchange

Stepchange can help you with your non-priority debts so that you can focus on the important bills. They offer an online service that takes only 30 minutes at

<https://www.stepchange.org/>  
<tel:+448001381111>

## Help and Support available – online

- Money Advice Service

The Money Advice Service has lots of useful information including this recently added guidance.

<https://www.moneyadviceservice.org.uk/en/articles/coronavirus-what-it-means-for-you>

<https://www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money>

- Budgeting websites

Some websites offer tools to help you prepare and share your budget with creditors and helplines.

<https://iehub.co.uk/> - this service is a free online tool that makes preparing a budget easier and more convenient.

<https://www.moneyadviceservice.org.uk/en/tools/budget-planner> -another great resource from Money Advice Service.

If you are looking for help to bring your food budget down, here some websites with great tips:

<https://cookingonabootstrap.com/>

<https://lovefoodhatewaste.com/>

- Utility bills

Information is changing regularly but here are some links on help with utility bills along with some tips on bringing down your bill:

<https://www.moneysupermarket.com/gas-and-electricity/energy-saving-tips/>

<https://www.ofgem.gov.uk/coronavirus-covid-19/coronavirus-covid-19-and-your-energy-supply>

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>



## Help and Support available – Useful apps

- HMRC App - you can see Tax Credits schedules - <https://www.gov.uk/government/publications/the-official-hmrc-app/the-free-hmrc-app>
- Budget Calculators - these can help you set a budget in a simple way and have it close at hand to help you manage it. If you search for 'Budget' there are lots for you to choose from
- Your Banking App – many banks have useful features on their apps, some even offer a tools to help you stick to a budget
- Your Smart meter / Hive app – if you have one you can use it to monitor your utility bill usage. Try turning off plugs at the socket and switching off lights when not in use - see how the usage readings change.

## Help and support available from Places for People

We have experienced financial service professionals who will be happy to give you free guidance on your next steps please email [financial.services@placesforpeople.co.uk](mailto:financial.services@placesforpeople.co.uk) and we will get back to you as soon as we can.

Please note we do not give debt advice but will help you find people who do. If you have a loan with us we can discuss making arrangements at [loans@placesforpeople.co.uk](mailto:loans@placesforpeople.co.uk)

Please note: due to the current situation, this information sheet is subject to change.



Other information sheets you can request are:

1. Support for families with young children
2. Support with benefits
3. Support with employment advice
4. Support for online access (includes links to free training resources)
5. Support for the self-employed
6. Budgeting and dealing with debts

If you would like to receive any of these please email us at [financial.services@placesforpeople.co.uk](mailto:financial.services@placesforpeople.co.uk)

