

Feeling the Pinch?

Direct Gov for general money, tax and benefits advice www.direct.gov.uk

National Debtline - offer free, confidential and independent help over the phone for people in England, Scotland and Wales. You can call their helpline and also download publications from their website.
0808 808 4000 www.nationaldebtline.co.uk

Consumer Credit Counselling Service (CCCS) - has a helpline, providing free, independent and impartial advice to people who have debt problems.
0800 917 7823 www.cccs.co.uk

Payplan - provides free advice on debt and budgeting, including debt management plans and Individual Voluntary Arrangements (IVAs)
0800 917 7823 www.payplan.com

Community Legal Advice (CLA) - offers free, confidential help with debt, welfare benefits, tax credits, housing, education and employment problems call on
0845 345 4345 www.communitylegaladvice.org.uk

Financial Services Authority (FSA) - produces guides on how to manage your money. These are available on their website
0845 606 1234 www.moneymadeclear.fsa.gov.uk

Advice UK - is a network of independent advice centres.
020 7469 5700. www.adviceuk.org.uk

Fuel, water and energy advice

Energy Savings Trust Advice Centre - offers advice on energy efficiency, grants and help for people to reduce their fuel and water bills.
0800 512 012 www.energysavingstrust.co.uk

Community Energy Plus - can advise on a range of specific grants for loft and cavity wall insulation.
0800 954 1956. www.cep.org.uk

Health advice

NHS Direct - Health advice and information, 24 hours a day, 365 days a year
0845 4647 www.nhsdirect.nhs.uk

NHS Credit Crunch Stressline - Are your worries about the credit crunch interfering with your life? Get some help.
0300 123 2000 www.iapt.nhs.uk

NHS Cornwall & Isles of Scilly - is responsible for all local healthcare, including main hospitals, acute hospitals and community hospitals, buying in services such as ambulances, learning disability and mental health. The NHS offers a range of options such as GPs, dentists, opticians and pharmacies.
0845 170 8000 www.cornwallandislesofscilly.nhs.uk

Save money and quit smoking - saving money can be a great incentive and you could save £162 a month by quitting. The Stop Smoking Service can help.
01209 215666 www.cornwallandislesofscilly.nhs.uk

There are also a range of new therapies for people who are experiencing stress, depression or anxiety available through your GP. For information about these therapies
01208 871414 www.outlooksw.co.uk

Samaritans - is a confidential emotional support service for anyone. The service is available 24 hours a day for people who are experiencing feelings of distress or despair.
08457 909090 www.samaritans.org

Please ask if you would like to receive this information in large print, Braille, on CD or in any other languages. **01872 355128**

Cornwall Strategic Partnership


Cornwall and Isles of Scilly



Cornwall is working together to help everyone

The current economic situation is affecting companies in Cornwall and Isles of Scilly. This can lead to increased levels of stress and anxiety for individuals and families because of debt, loss of work, job security, short time working and loss of wages, unemployment and the risk of losing your home.

If you are affected by any of these concerns, this leaflet offers advice and where to go for services that may be able to help.

Looking after yourself, family and friends

Stress and worry can affect your physical and mental health, but you can :

- **talk** to family, friends and colleagues
- **seek help and support**, this acts as a buffer against negative stress and worries.
- **look after yourself**.
- find a **support** group and **ask for help** from people in similar circumstances.
- **eat healthy food**
- **keep active** - Physical activity stimulates production of endorphins, the body's natural antidepressants.
- **ask for help**. If coping is getting hard, please contact your GP, talk to a counsellor.
- **drink responsibly** too much alcohol is an expensive way to deal with difficult feelings. It doesn't solve problems, it creates them.

the charity for
your community



Inclusion
Cornwall



Making the most of your money

- How much have you coming in and what are your outgoings?
- Remember everyday bills. Not paying your rent or mortgage, your council tax or your utility bills can have serious consequences.
- Be organised, list when your payments are due and make them on time to avoid extra charges.
- If you can afford to pay cash, or by cheque or debit card, then do it. Don't be persuaded to take out an extended credit agreement or a store card
- Don't run up unauthorised overdrafts. Going into the red is a very expensive way of borrowing.
- Join a Credit Union - to start saving and for loans.
- Read the small print on any credit agreement before you sign. Work out the total amount you will have to pay, and check that you can afford the monthly instalments. Interest free credit is only interest free as long as you pay on time.
- Doorstep lenders can cost you many times what you have borrowed in high interest charges. Find out about your local credit union before you take out a loan.
- Get advice and help from a free, independent adviser. There is no need to pay for money advice.
- Money problems do not solve themselves, and the longer you leave them the more difficult it is for you to sort things out.

Housing advice

Cornwall Council - For housing advice for private and social housing & housing, council tax and benefits advice. **0300 123 4161 www.cornwall.gov.uk**

Shelter (Cornwall) - for housing debt advice and for advice and support on finding a place to live. **0808 800 4444 www.shelter.org.uk**

Employment, jobs and volunteering advice

Work plays an important role in many people's lives. It provides money and a source of social support. Many people feel that their job defines them and their place in the world, so losing that job can feel like a loss of status and even a loss of identity. This can affect confidence and self-esteem.

Debt, unemployment and living on benefits can be hard to cope with, but you needn't struggle on your own. There are services which offer advice and support.

Cornwall Works - is the gateway to a range of support to help people with health problems and other workless residents of Cornwall, including those worried about redundancy return to work and will source the best help for you, free of charge. **01872 355053 www.cornwallworks.org.uk**

Jobcentre Plus - for income support employment and support allowance, job seekers allowance. For information, advice or to make a claim. **0800 055 6688 www.jobcentreplus.gov.uk**

For jobsearch support and access to Europe's largest vacancy bank visit **0845 606 0234 www.jobcentreplus.gov.uk**

Do you want to obtain new skills and experience?

Volunteer Cornwall - can help you find a volunteer placement that will suit your interests and needs, from environmental conservation to sports, from supporting children and vulnerable adults to practical work in your local area. **01872 223199 www.volunteercornwall.org.uk**

If you are considering self employment - A range of information, advice and support is available from Business Link to help you consider if self employment may be right for you **0845 600 9966 www.businesslinksw.co.uk**

Redundancy Payments Helpline (Insolvency Service) - provides advice and information on Redundancy entitlement. **0845 145 0004**

Pension Credit - for information and advice, or to make claim visit your local Pension Centre **0800 991234 www.pensionservice.gov.uk**

TUC - Advice on tax and benefits **www.tuc.org.uk**

Tax Credit Helpline **0845 300 3900 www.hmrc.gov.uk**

Money and general advice

Cornwall Council Credit Crunch - help and useful tips for businesses and residents to get through the credit crunch. **0300 123 4100 www.cornwall.gov.uk**

Cornwall Council Trading Standards - debt advice service for anyone living in Cornwall. They can negotiate with creditors to stop harassing correspondence and can also be able to represent you in court. **0300 123 4191 www.cornwall.gov.uk**

Cornwall Citizens Advice Bureau (CAB) - free independent debt and money advice from your local Citizen's Advice Bureau. They will be able to discuss your problem and provide further help, including an appointment with your local CAB. The service is free and confidential and the CAB can help you to: prioritize your debt repayments, negotiate with your creditors, and represent you in County Court at Repossession/Eviction hearings. **0844 499 4188 www.citizensadvice.org.uk**

Credit Unions in Cornwall - local financial organisations providing a range of affordable loans, savings and fair services:

Cornish Community Banking, 0800 0556873

North Cornwall Credit Union, 01840 213841

Kerrier & the Fal Credit Union 01209 314449

SECCURE Credit Union 01579 346999

ABCUL (Association of British Credit Unions Limited) - trade group for credit unions with information about the work of credit unions. **0161 832 3694 www.abcul.coop**

UK Credit Union Ltd, 01706 215082 www.ukcu.co.uk/