

MONEY

Where to look for help and advice

Winter 2022/23



www.asklion.co.uk/money



Nottingham
City Council

Worried about money?



If you are worried about money then you're not alone. One-in-three people are so worried about money it could damage their mental health. The stress can also mean they avoid, or delay, getting help. We are urging people to talk about money and be aware of the online advice and guidance that is available.

This leaflet covers:

- ➡ **Simple steps everyone can take (pages 4-7)**
- ➡ **Guidance for more complex financial problems (pages 8 & 9)**
- ➡ **Support available in an emergency (pages 10 & 11)**

Most of the tips and advice in this leaflet can be found on the Ask Lion website at www.asklion.co.uk/money. We know that not everyone has access to the internet. The list on the opposite page shows where you can find free access to computers and Wi-Fi.

Need help with language translations?

The Ask Lion website uses Google translate to make all our information available in different languages.

- ➡ Go to www.asklion.co.uk
- ➡ Scroll down to the bottom of the page and find the symbol
- ➡ Click on the  arrow and select the language you need
- ➡ The website will be translated for you

Please share this useful feature with anyone who might benefit from this help and support but does not have English as a first language.



Use computers for free



All Nottingham City Libraries provide free access to computers with an internet connection. You will need to sign-up as a library member to use them.

You can also connect to the library Wi-Fi for free on your own electronic devices such as laptops and smartphones.

Aspley Library

 0115 915 2802

 Nuthall Road,
NG8 5DD

Basford Library

 0115 915 2855

 Vernon Road,
Basford, NG6 0AR

Bilborough Library

 0115 915 2820

 Bracebridge Drive,
NG8 4PN

Bulwell Riverside Library

 0115 883 3500

 Bulwell Riverside
Centre, Main St,
Bulwell, NG8 8QJ

Clifton Library

 0115 915 2837

 Southchurch Drive,
Clifton, NG11 8AB

Dales Centre Library

 0115 876 1990

 206 Sneinton Dale,
Sneinton,
NG2 4HJ

Hyson Green Library

 0115 883 8332

 The Mary Potter
Centre,
76 Gregory
Boulevard, NG7 5HY

Radford-Lenton Library

 0115 915 2849

 Lenton Boulevard,
NG7 2BY

Southglade Park Library

 0115 876 1055

 Southglade Road,
Bestwood,
NG5 5GU

St Ann's Valley Library

 0115 883 9700

 St Ann's Valley
Centre,
2 Livingstone Road,
NG3 3GG

Strelley Road Library

 0115 915 2880

 Strelley Road,
NG8 3BJ

The Meadows Library

 0115 915 2834

 Wilford Grove,
NG2 2DR

Wollaton Library

 0115 915 2809

 Bramcote Lane,
Wollaton, NG8 2NA

NOTTINGHAM
CITY
LIBRARIES

You can also visit:

Nottingham City Council, Loxley House Customer Hub, accessed via Trent Street, NG2 3NG

Simple steps everyone can take

1: Sign up to our Help & Support email newsletter

Each month subscribers receive an email with simple money advice tips and local support information. This email newsletter is also used to promote energy or supermarket vouchers and free holiday activities for children.



Subscribe at www.bit.ly/2UinAOQ

2: Create a budget plan

Create a budget plan of all your income and outgoings. Remember to include occasional and one-off expenses. You can do this on paper or using an online budget planner, that will do the adding up for you.



Find free budgeting tools to put you in control of your household spending at www.asklion.co.uk/budgeting

3: Save whenever you can

If you are on a low income, making savings can seem impossible. But even £5 or £10 each time you get paid, or receive benefits, can make a big difference. A small pot of savings might mean you don't have to borrow money, or it can tide you over if you have an irregular income or your regular income gets delayed.

The safest place to save your money is in a savings account, away from your regular current account. The Notts and Lincs Credit Union

(www.nottsandlincscu.co.uk) offers savings accounts, find them and more savings advice at www.asklion.co.uk/saving





4: Prioritise and reduce your bills

It's normal to feel pressured into paying the bills which seem the most urgent. But some bills are more important than others. Bills such as rent, gas, electricity, council tax, court fines and the TV licence must be paid first.

All the companies that send out bills are expected to deal sympathetically with customers. They can sometimes restructure your payments or hold off chasing payments for 30 days while you talk to an advice centre.

Try to shop around for the best deals for everyday items, such as mobile phones and broadband.



Ask Lion has a range of online advice and tips for helping you to prioritise and reduce your bills including your energy bills. Visit www.asklion.co.uk/bills

5: Travel for less

If you're aged over 66 or have mobility issues, you can get free access to public transport in Nottingham with a Concessionary Travel Pass.

www.nottinghamcity.gov.uk/concessionarytravel

The Robin Hood card for bus, tram and train travel in Nottingham also offers discounts for under 19s and students.

www.robinhoodnetwork.co.uk/card-and-tickets

If you can cycle, there is support available through the Bike2Work scheme which employers can sign up for to offer savings on new bikes to their employees – often with discounts in partnership with local bicycle shops. Find out more at www.bike2workscheme.co.uk

If you need to drive, there are some steps you can take to reduce your fuel costs, find these at the website below.



Find cycling support, public transport discounts and fuel saving advice at www.asklion.co.uk/travel

Simple steps everyone can take

6: If you're a parent, check what your child might be entitled to

You may be eligible for help with Free School Meals, Free School Milk, School Clothing Allowance and School Transport.

If you're pregnant or have a child under four, you may also be entitled to get help to buy healthy food and milk.

Some two year olds, and all three and four year olds, are entitled to 15 hours' free early education and childcare per week. Working parents can access up to 30 hours per week for their three and four year olds.



To check if you are entitled to any pupil benefits for children visit www.asklion.co.uk/benefits

7: Claim the benefits you're entitled to

Almost £20 million pounds of benefits go unclaimed in Nottingham each year because people don't know what they are entitled to. Pension Credit frequently goes unclaimed. Help with Council Tax is also available through the Council Tax Support Scheme.



To check what you're entitled to, use the Benefits Calculator tool online at www.asklion.co.uk/benefits. Information about Council Tax Support is also available on this page.

8: Find places which offer cheap food, including community supermarkets

People in Nottingham have access to social eating projects that provide hot meals for a small charge, and reduced cost food where local shops sell clearance, end of line, short date and bulk purchase goods.



Find information about free and reduced food at www.asklion.co.uk/food

Feeling stressed or anxious?



A lack of financial wellbeing can contribute to stress and poor mental health – not only for you but also for those closest to you.

Poor mental health can make earning and managing money harder. And worrying about money can make your mental health worse. It can start to feel like a vicious cycle.

Certain situations might trigger feelings of anxiety and panic, like opening the envelopes of bills or attending a benefits assessment. Worrying about money can also lead to sleep problems.

TAKE ACTION

Mental health support and advice is available in Nottingham. Visit www.asklion.co.uk/mentalhealth for online resources and services near you.

Other advice and support is available via:

- ➡ Mind is a registered charity that offers support. It has 'Money and Mental Health' advice under its 'Tips for everyday living' section on its website at www.mind.org.uk
- ➡ Clear, practical advice and support for people experiencing issues with mental health and is also available at www.mentalhealthandmoneyadvice.org



Guidance for dealing with more complex

1: Carry out a debt health check

It's really common for people to avoid facing up to debt problems and even fearing the envelopes containing final demands for bills. Leaving debt to mount up will only make it worse. With energy prices rising, it is important that you get help now.



Complete a debt health check to work out the best option to beat your money worries. Visit www.asklion.co.uk/debt

2: Borrowing? Don't pay more than you need to

Always look at the total cost of the loan including any fees. The cheapest places to borrow will be either a bank, building society or the Notts and Lincs Credit Union. Don't get fooled by glossy adverts from high-street lending shops, lenders who come to your front doorstep or payday lenders. These might seem like an easy way to get cash quickly, but you will end up paying a lot more because of their high interest rates.



If you have to borrow, choose a responsible lender with low interest rates. The Notts and Lincs Credit Union offers low cost loans from as little as £100. Visit www.asklion.co.uk/borrowing

3: Find out if you're eligible for support with energy bills

There is some support available to help with the rising costs of energy bills. Most suppliers have funds that can help pay off debt and sometimes help with your ongoing bills. They'll want details about your circumstances and finances. If you are struggling to pay your energy bills, check your supplier's website or give them a call.



Have a look at the available support schemes from energy companies on our Ask Lion website: www.asklion.co.uk/energy



4: Get help from the job centre

Jobcentre Plus can help if you're looking for a new job, are out of work or affected by redundancy. This includes claiming Universal Credit and Jobseeker's Allowance. If you're claiming working age benefits, your Jobcentre Plus might be able to help:

- ➡ **Benefits advances and hardship payments** – If you don't have enough to live on while you wait for your first payment you may be able to get an advance. Visit: www.gov.uk/guidance/universal-credit-advances
- ➡ **Budgeting loans** – you may be eligible for a budgeting loan if you've been on certain benefits for six months. Visit: www.gov.uk/budgeting-help-benefits



Find job centres at www.gov.uk/contact-jobcentre-plus or get work and training advice at www.asklion.co.uk/work

5: Support with housing

If you are struggling to pay your rent or mortgage, speak to your landlord or mortgage lender in the first instance. More help is available including:

- ➡ **Discretionary Housing Payments** – for people who need extra help with their rent when their Housing Benefit or Universal Credit does not meet the full value of their rent.
- ➡ If you're experiencing problems with your landlord, help and advice is available at www.asklion.co.uk/housing
- ➡ Nottingham City Homes tenants can contact the Tenancy Sustainment Team on 0115 915 4920, by emailing moneymatters@nottinghamcityhomes.org.uk or text the word **DOSH**, followed by your name and message to **80800** and a member of the team will call you back for free.



For more help with housing visit the website: www.asklion.co.uk/housing

Support available in an emergency

1: Get a food bank referral

Food banks are grassroots, community organisations aimed at supporting people who cannot afford the essentials in life. In order to get help from the food bank you will need to be referred with a voucher. Each food bank works with different frontline professionals; these might be doctors, health visitors, social workers or head teachers. They will be able to refer you to a food bank and give you a food bank voucher if they think you need emergency food.



Speak to a professional about a referral to a food bank. You can find more information about who to contact at

www.asklion.co.uk/food

2: If you're at risk of homelessness

If you are homeless or threatened with homelessness, Housing Aid can provide advice, assistance and support in:

- Finding accommodation
- Help keeping your existing accommodation
- Benefits advice
- Debt and budgeting advice
- Advice on keeping a tenancy
- Keeping you safe in your home



If you're at risk of homelessness, contact Housing Aid on **0115 876 3300** (Monday to Friday)

Email: housingaid@nottinghamcity.gov.uk

Visit: The Customer Hub, Loxley House, Trent Street, NG2 3NG

Online: www.nottinghamcity.gov.uk/housingaid



3: Contact a charity for emergency help

Help may be available to you through a charitable grant, depending on your background, circumstances and needs. Grants can be given as money, products or services that don't have to be paid back. Some charities also offer advice, information and support. In general, you will have to be in financial need or on a low income. This may differ from charity to charity. If you cannot claim welfare benefits because of your status in the UK this does not stop you from applying for a charitable fund.

TAKE ACTION

To find out what help may be available from grant-giving charities, you can use the **Turn2us Grants Search**
<https://grants-search.turn2us.org.uk/>

Debt advice services



There are a number of specialist advice services who can help you with managing debt problems:

- ➔ **StepChange Debt Charity** www.stepchange.org
Free, flexible debt advice that is based on a comprehensive assessment of your situation
- ➔ **National Debtline** www.nationaldebtline.org
A charity that gives free and independent debt advice over the phone and online

For a list of local agencies who can provide debt advice please visit www.asklion.co.uk/debt

Advice and support can include things such as arranging temporary payment holidays, debt consolidation options, dealing with bailiffs and debt management companies and much more. If you're worried about debt, don't let it build up, contact one of the agencies above today. Their free and confidential advice can help you to deal with your debts and get the support you need.



Advice on debt and benefits

FREE & CONFIDENTIAL support services are available across Nottingham.
For a full list of support services visit www.asklion.co.uk/moneyadvice

Advice Nottingham Centres

More information including contact details and location maps can be found at
www.advicenottingham.org.uk/gethelp

Bestwood Advice

21 Gainsford Crescent,
Bestwood NG5 5FH

☎ 0115 962 6519

Clifton Advice

Clifton Cornerstone,
Southchurch Drive,
NG11 8EW

☎ 0115 940 5551

Nottingham Law Centre

119 Radford Road,
Hyson Green, NG7 5DU

☎ 0115 978 7813

Citizens Advice

16-18 Maid Marian Way,
Nottingham NG1 6HS

☎ 0300 330 5457

Meadows Advice

Queens Walk
Community Centre,
Queens Walk, NG2 2DF

☎ 0115 986 0197

St Ann's Advice

The Neighbourhood
Centre, Robin Hood
Chase, NG3 4EZ

☎ 0115 950 6867

Nottingham City Welfare Rights team

can offer advice and information.

Telephone: 0115 915 1355 (Lines open Monday to
Friday 8.30am to 4.50pm)

Email: welfarerights@nottinghamcity.gov.uk

Visit: www.nottinghamcity.gov.uk/welfarerights

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FREE

FUN AND FOOD

FREE Fun and Food



Over school holidays pupils entitled to Free School Meals can join **FREE Holiday Activity Clubs** in venues across Nottingham.

The Clubs offer a range of activities for all ages including sports, drama, arts and crafts – all with a **FREE** lunch provided.

Find a venue and book your place at www.asklion.co.uk/funandfood

Be the first to know when bookings open – subscribe to our newsletter at <https://bit.ly/2UinAOQ>

Not eligible for Free School Meals? Some places are available on a first come, first served basis. Contact venues for details.



ASKLiON

FINDING YOU ACTIVITIES AND SUPPORT IN NOTTINGHAM

WWW.ASKLiON.CO.UK/FUNANDFOOD



Department
for Education



Nottingham
City Council

NottAlone

#nottalone

Are you
worried
about your
own, or
someone
else's mental
health?

Want to find trusted
information, advice
and local services
that can help?



**Local mental health advice & help
for young people in Nottingham and
Nottinghamshire, all in one place.**

Scan the QR code or visit nottalone.org.uk

A partnership between



**Nottingham
City Council**

