

MONEY

Where to find help and advice



Nottingham
City Council

Worried about money? You're not alone.

One-in-three people are so worried about money it damages their mental health. The stress can also mean they avoid, or delay, getting help. Now, Nottingham City Council is urging people to talk about money and seek help early, before financial problems build up.

The seven top tips below cover the most commonly experienced problems and where to find more help and advice.

1 | Create a budget plan

Being clear about the money you have coming in, and going out, is the first step towards taking control. We know the reality is that, even with a clear budget, many people simply don't have enough money to live on.



**TAKE
ACTION**

Go to an Advice Centre. Take paperwork like bills, pay slips, letters chasing payments and bank statements. An Adviser can look at your paperwork and help you to put a plan in place. Budgeting tools can also be found online at www.asklion.co.uk/budgeting

2 | 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 council tax, rent, gas, electricity, TV licence and court fines must be paid first. Creditors (the companies lending money) 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.



**TAKE
ACTION**

Talk to your creditors. If they don't help you, go to an Advice Centre. An Advisor can speak to these companies on your behalf to help agree an affordable plan. See more advice at www.asklion.co.uk/bills

3 | Claim the benefits you are entitled to

Many benefits go unclaimed because people don't know what they are entitled to. Last year Nottingham advice services helped people to access more than £19 million of unclaimed benefits and tax credits – often by helping to overturn benefits decisions which were wrongly refused.



To check what you're entitled to, use the Benefits Calculator tool online at www.asklion.co.uk/benefits or talk to an Adviser.

4 | 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 Credit Union. Don't get fooled by glossy adverts from payday lenders, high-street lending shops or lenders who come to your front doorstep. 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 Credit Union offers low cost loans from as little as £100. Visit the Credit Union at www.nottinghamcu.co.uk or see more advice at www.asklion.co.uk/borrowing

5 | 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 Credit Union offers savings accounts, find them and more savings advice at www.asklion.co.uk/saving

6 | Dealing with debt

It's really common for people to avoid facing up to debt problems and even fearing the envelopes containing final demands for bills. But leaving debt to mount up will only make it worse. You are not alone in having debt problems and you do not need to be alone in sorting them out.



**TAKE
ACTION**

Go to an Advice Centre. Take your paperwork like bills and bank statements with you. An Adviser can help you to put a plan in place and retake control. Find more advice on debt at www.asklion.co.uk/debt

7 | Talk about money problems

Being on a low income or in debt can be isolating, but research shows that families who talk about money often feel less stressed. Even if your family can't support you financially, just talking to a friend or family member can often feel like a massive weight has been lifted. They may be able to open the letters you cannot face, or they may be able to go with you when you get advice.



**TAKE
ACTION**

If you can't talk to a friend or family member, go to an Advice Centre. There is no need to feel embarrassed or judged, Advisers talk to people every day. Find more advice on stress and mental health at www.asklion.co.uk/stress

Don't feel awkward talking about money, try to talk about it openly and honestly.





Where to find help and advice

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

Citizens Advice

16 – 18 Maid Marian Way,
Central Nottingham, NG1 6HS |
0300 330 5457

Clifton Advice

Clifton Cornerstone, Southchurch
Drive, NG11 8EW | 0115 940 5551

Meadows Advice

Queens Walk Community Centre,
Queens Walk, NG2 2DF |
0115 986 0197

Nottingham Law Centre

119 Radford Road, Hyson Green,
NG7 5DU | 0115 978 7813

St Ann's Advice

The Neighbourhood Centre,
Robin Hood Chase, NG3 4EZ |
0115 950 6867

Nottingham City Council Welfare Rights

Contact by phoning **0115 915 1355** Monday to Friday 8.30am to 4.50pm
or emailing welfarerights@nottinghamcity.gov.uk

Welfare Rights advice sessions are run at convenient locations across
the city and home visits can be arranged if you are housebound.

Food banks, lunch clubs and free or cheap meals

Many free or cheap meals are available across Nottingham, find one
near you at www.asklion.co.uk/foodbanks

Find advice services near you

www.asklion.co.uk/money



The tablet displays the AskLion website. At the top left is the AskLion logo, a stylized green and yellow lion head. To the right of the logo, it says "Brought to you by" followed by logos for Nottingham City Council and NTS Nottingham City. Below the logo is the text "ASKLiON" in large green and black letters, with "FINDING YOU ACTIVITIES AND SUPPORT IN NOTTINGHAM" underneath. A search bar contains the text "What do you want to Ask Lion?" and "Place name or postcode" with a "Q Search" button. A navigation bar at the bottom of the page lists: Home, What's on, A to Z list, Contact us, Create a free account, My List, and Login now. Below the navigation bar are six colored buttons: "Plan your budget" (purple), "Claim benefits" (blue), "Saving advice" (green), "Reduce your bills" (red), "Borrowing advice" (pink), and "Debt advice" (orange).