

If you would like any of our information in your language, please ask

ENGLISH

ይህንን ማስረጃ በሌላ ቋንቋ መሰጠት ካስፈለጋች

AMHARIC

إذا أردت ترجمة أي من معلوماتنا إلى لغتك، نرجو أن تطلب ذلك.

ARABIC

اگر مایلید هر بخشی از اطلاعات ما به زبان خودتان برایتان ترجمه شود، لطفا درخواست کنید.

FARSI

Si vous souhaitez obtenir la traduction dans votre langue de certaines des informations communiquées, veuillez nous le faire savoir

FRENCH

نه گه ر پیت خوشه هه چ به شیک له زانیاریه کاتی نیمه به زماتی خوت بۆت ته رجومه بکریته وه تکایه داوای بکه.

KURDISH

Prosimy o kontakt, jeśli chcą Państwo otrzymać tłumaczenie naszych informacji na swój język ojczysty

POLISH

Se desejar alguma parte da nossa informação traduzida para a sua língua, basta pedir

PORTUGUESE

Kama utapenda taarifa hii katika lugha yako, tafadhali ulizia

SWAHILI

እዚ ዘሎ ዓብሬታ እዚ ናብ ቋንቋኹም ከተተርጎመልኩም እንተ ድኡ ትደልዩ ኮይንኩም, ብኸብረትኩም ተወከሱና።

TIGRINYA

Eğer bilgilendirmelerimizin herhangi birinin kendi dilinize çevrilmesini istiyorsanız lütfen istekte bulunun

TURKISH

اگر آپ ہماری کسی بھی معلومات کا اپنی زبان میں ترجمہ چاہتے ہیں تو براہ کرم دریافت کریں۔

URDU

Would you like this document on audio tape or CD, in large print or in Braille? Call us on 01782 744533 and we will be happy to help.

# Need help managing your money?



If you are having financial difficulties, you are not alone. Many people experience this from time to time, and the best thing to do is tackle the situation as soon as possible to prevent things getting worse.

We offer a range of services to residents who are having money management problems, and we will do all we can to help.

## Our money management services

### Benefits checks

We can carry out quick benefits checks to see if you are getting everything you are entitled to, such as housing benefit and tax credits. We can also help you fill in the application forms.

### Money management advice

We can help you work out your weekly or monthly income and outgoings using a budgeting calculator. Then we can help you work out a realistic budget which will cover your expenses.

### Rent arrears

If you are in arrears, we can work with you to arrange a payment plan so that you can pay off your arrears in instalments. Please contact us as soon as you get behind with your rent. The earlier we work out a payment plan, the easier it will be for you to clear the arrears.

### Putting you in touch with other agencies

If your financial difficulties are complex, we can help you make contact with specialist agencies who will advise you and can liaise with creditors on your behalf.

## Other agencies who can help

**Citizen's Advice Bureau** - Check your telephone directory or [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for your local office details

**Community Legal Services Direct** - 0845 345 4345

**National Debtline** - 0808 808 4000

**Consumer Credit Counselling Service** - 0800 138 1111

**Credit Action** - Call their free helpline **0800 138 1111**. Credit Action works in partnership with the Consumer Credit Counselling service and can offer you immediate help on all debt related issues.

## Price comparison services

**Gas and electricity** - Are you getting your gas and electricity from the cheapest suppliers? Find out by visiting [www.uswitch.com](http://www.uswitch.com) (or calling 0800 404 7961), [www.energyhelpline.com](http://www.energyhelpline.com) (or calling 0800 074 0745), or one of the many comparison websites on the internet.

**Broadband and/or telephone** - Broadband and phone prices vary greatly. See if you are getting the best value service for you by visiting a comparison website such as [www.uswitch.com](http://www.uswitch.com), [www.moneysupermarket.com](http://www.moneysupermarket.com), or [www.broadbandgenie.co.uk](http://www.broadbandgenie.co.uk)