

# Help with finances agency sheet

<p><b>Herts Help</b>  <a href="https://www.hertshelp.net/hertshelp.aspx">https://www.hertshelp.net/hertshelp.aspx</a>  <a href="mailto:info@hertshelp.net">info@hertshelp.net</a></p>	<p>0300 123 4044            Mon-Fri, 8am to 8pm            Sat/Sun, 10am to 6pm</p>
<p><a href="https://www.hertfordshire.gov.uk/services/Adult-social-services/Money-and-benefits-advice/Money-and-benefits-advice.aspx#">https://www.hertfordshire.gov.uk/services/Adult-social-services/Money-and-benefits-advice/Money-and-benefits-advice.aspx#</a></p> <p><a href="https://www.hertfordshire.gov.uk/services/adult-social-services/money-and-benefits-advice/financial-information/financial-information-tool.aspx?searchInput=&amp;page=1&amp;resultsPerPage=10&amp;view=list">https://www.hertfordshire.gov.uk/services/adult-social-services/money-and-benefits-advice/financial-information/financial-information-tool.aspx?searchInput=&amp;page=1&amp;resultsPerPage=10&amp;view=list</a></p>	
<p><b>Rethink</b>  <a href="https://www.rethink.org/">https://www.rethink.org/</a>  <b>Mental Illness information and advice</b>  <b>Our vision and impact</b> We work tirelessly to transform the lives of everyone severely affected by mental illness, and how our nation approaches mental illness. We provide over 200 services, 140 local support groups and run campaigns that bring about real change.</p>	
<p><b>Mental Health and Money Advice</b>  <a href="https://www.mentalhealthandmoneyadvice.org/en/">https://www.mentalhealthandmoneyadvice.org/en/</a>  <b>Toolkit</b>  <a href="https://www.mentalhealthandmoneyadvice.org/en/toolkit-health-professionals/">https://www.mentalhealthandmoneyadvice.org/en/toolkit-health-professionals/</a></p> <p><b>Breathing space scheme</b>            The breathing space scheme is available to people who have a problem with debt and are seeking debt advice. If you pass the eligibility checks, the scheme prevents creditors from enforcing the debt or adding interest and charges for up to 60 days. You can apply for this scheme only once every 12 months. Breathing space is not a payment holiday. Therefore, you will need to continue paying your debts during your breathing space. However, if you can't pay, you will be protected from action taken against you.</p> <p><b>Mental health crisis breathing space scheme</b>            The mental health crisis breathing space is specifically for people currently receiving mental health crisis treatment. This must be certified by an Approved Mental Health Practitioner (AMHP). This scheme lasts for as long as the person is in crisis treatment plus an additional 30 days. There are also no limits to how many times you can apply for this scheme. Find out <a href="#">how to apply for a mental health crisis breathing space</a>.</p> <p><b>Mental Health and Money Toolkit guide for healthcare professionals</b>            The Mental Health and Money Advice service was funded by the DHSC to produce a resource to support people to manage both their mental health and money difficulties. After engaging with the National Academy for Social Prescribing, healthcare professionals and people with mental health and money worries, we have co-produced a Mental Health &amp; Money Toolkit. This approach was chosen as people with lived experience wanted an interactive, 'patient-held' record, that they could work on collaboratively with their health and social care professional.</p>	<p><b>Information Tools Advice/Guides</b></p>
<p><b>Money Helper</b>  <a href="https://www.moneyhelper.org.uk/en">https://www.moneyhelper.org.uk/en</a></p> <p>Advice: Money problem, savings, Family Care, Dealing with Debt, Budget Planner</p>	
<p><b>National Debt Line</b>  <a href="https://www.nationaldebtline.org/">https://www.nationaldebtline.org/</a></p> <p>Free independent advice, online tool webchat Free debt advice</p>	<p>0808 808 4000            Mon-Fri 9am to 8pm, Sat 9:30am to 1pm</p>
<p><b>PayPlan</b>  <a href="https://www.payplan.com/">https://www.payplan.com/</a>            Self-employed debt help / Financial Wellbeing / Breathing Space</p>	<p>0800 280 2816            Mon-Fri, 8am to 8pm, Sat 9am to 3pm</p>

<p><b>Step Change</b>  <a href="https://www.stepchange.org/">https://www.stepchange.org/</a>  Also have Business Debt line for Self Employed</p> <p>Debt advice / Breathing Space  Debt Management Plan / Bankruptcy / Help with reduced income  How to cope with debt and stress</p>	0800 138 1111 Mon-Fri 8am to 9pm Sat 8am to 4pm
<p><b>CAP, Christians Against Poverty</b>  <a href="https://capuk.org/">https://capuk.org/</a>  Tools / Job Club / Life Skills / Money Course</p>	0800 328 0006
<p><b>Citizens Advice</b>  <a href="https://www.citizensadvice.org.uk/debt-and-money/Grants%20to%20help%20pay%20off%20your%20energy%20debts">https://www.citizensadvice.org.uk/debt-and-money/Grants to help pay off your energy debts</a>  If you're in debt to your energy supplier, you might be able to get a grant from a charitable trust to help pay it off.  The following energy companies offer grants and schemes that are <b>open to anyone</b> - you don't have to be a customer:</p> <ul style="list-style-type: none"> <li>• <a href="#">British Gas Energy Trust</a></li> </ul> <p>There are also companies who offer grants specifically <b>for their customers</b>:</p> <ul style="list-style-type: none"> <li>• <a href="#">npower Energy Fund</a></li> <li>• <a href="#">Scottish Power Hardship Fund</a></li> <li>• <a href="#">Ovo Debt and energy assistance</a></li> <li>• <a href="#">E.on Energy Fund</a></li> <li>• <a href="#">EDF Energy Customer Support Fund</a></li> <li>• <a href="#">Bulb Energy Fund</a></li> </ul> <p>When you apply for a grant, you'll have to provide detailed information about your financial situation in your application. It could take a while to complete, and it might be worth getting help from a friend or family member. You can also <a href="#">talk to an adviser</a> for help filling in forms.  <a href="#">Before you apply</a>  Charitable trusts like you to show that you have received <a href="#">debt advice</a> before you apply. Debt advice can help you manage your debts and increase your chances of making a successful application.</p>	<p><b>Advice Line:</b>  <a href="tel:08001448848">0800 144 88 48</a></p>
<p><b>North Herts Citizens Advice</b>  <a href="https://www.northhertscab.org.uk/get-advice/">https://www.northhertscab.org.uk/get-advice/</a>  <b>Adviceline:</b> 03444 111444 Monday to Friday 10am – 4pm  <b>Advice in British Sign Language:</b> To book email: <a href="mailto:bsl@whcab.org.uk">bsl@whcab.org.uk</a> or text 07756 148591  <b>Crisis Intervention:</b> In-depth support for people with urgent or complex needs through debt, benefits, housing or other advice.  <b>Help to Claim:</b> Help with <b>Universal Credit</b> claims, from initial application through to first payment: Call us for free: 0800 144 8 444 (Help to Claim service) or visit one of our drop-in sessions. For online advice visit: <a href="https://citizensadvice.org.uk/help-to-claim">citizensadvice.org.uk/help-to-claim</a>  <b>Court Help Desk Homelessness Prevention:</b> Representation at court for people with rent or mortgage arrears.  <b>Benefits Form Filling:</b> Help to complete applications and appeals for benefits.  <b>Financial Inclusion:</b> Advice for settle tenants to manage money and debts, benefits, and maximise income.  <b>Letchworth Financial Health:</b> Debt, Budgeting and Benefits advice for Letchworth Garden City residents.  <b>Energy Advice:</b> Support through appointments, drop-in and community talks to help people save on energy bills and deal with fuel debts.  <b>Scams Support &amp; Prevention:</b> Support through individual advice for scam victims and community awareness raising activity  <b>If you need advice please call 01462 689801 and leave a message. We will return your call. Alternatively please contact us via email</b></p>	01462 689 801 24hr answer phone  0800 144 8848 10am to 4pm : Monday - Friday Letchworth Office open Mon to Thur 9:30am to 12pm 49 Station Road, Letchworth SG6 3BQ  Hitchin Office Thurs 9:30am to 12pm Thomas Bellamy House, Hitchin, SG5 1HL  Royston Office Mon & Weds 9:30am to 12pm Royston Town Hall, SG8 7DA
<p><b>Turn2us</b>  <a href="https://www.turn2us.org.uk/">https://www.turn2us.org.uk/</a>  Benefits checker / Grants</p>	

*Disclaimer: This sheet is provided as information only, we are not affiliated with any of the charities/organisations listed*