

# Signposting for people struggling financially in Great Yarmouth Borough July 2023

I've gathered together links to a number of different websites and local services which may be able provide support to people who are struggling financially.

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# 1 GENERAL HELP AND ADVICE

#### **DIAL Great Yarmouth**

DIAL Great Yarmouth can provide help and support regarding benefits and employment at their office in Great Yarmouth

**DIAL** website

#### Citizens Advice Bureau

Great Yarmouth CAB operates from the Library on Tolhouse Street. It is open Mondays, Wednesdays and Friday mornings for drop-ins.

The national CAB also have a website which provides lots of information about financial issues.

**CAB local office details** 

CAB debt and money website

#### Turn2us

Turn2us provide a Benefits calculator and sign-posting to funding which might be available to individuals

Turn2us website

## Stepchange

Stepchange have a page which helps you to know where to go for help if you are in a financial emergency

StepChange website

## The Money Advice Service

The Money Advice Service provides free and impartial money advice, set up by government with advice and guides to help improve your finances, tools and calculators to help keep track and plan ahead, support over the phone and online.

The Money Advice Service website

#### **Money Saving Expert**

Website set up by Martin Lewis and focused on finding deals, saving cash and campaigning for financial justice.

**Money Saving Expert website** 



#### Money Help Hub

The Money Help Hub contains short guides which give practical ideas for cutting costs, getting support and keeping track of spending. If money problems are affecting your mental health or family relationships, we've got tips for looking after your wellbeing and having conversations about money.

If money worries or debt are becoming unmanageable, you will also find suggestions for where to get additional help and support.

Money Help Hub website

#### **Norfolk Community Law Service**

Norfolk charity which works with partner agencies to provide a free service to meet unmet legal need. Particularly target services at disadvantaged and vulnerable groups, e.g. offenders, migrant workers and people with mental health issues. Support available for issues including debt advice and benefits advice.

Norfolk Community Law Service website

#### MoneyHelper

MoneyHelper is here to make your money and pension choices clearer. Here to cut through the complexity, explain what you need to do and how you can do it. Here to put you in control with free, impartial guidance that's backed by government, and to recommend further, trusted support if you need it.

MoneyHelper website

## 2 Debt

#### **DIAL Great Yarmouth**

DIAL Great Yarmouth has trained Debt Advisors who can provide help at their office in Great Yarmouth

**DIAL** website

#### StepChange

Free Debt Advice online or over the phone

StepChange website

#### **Christians Against Poverty**

Although CAP don't have a debt centre in our area at present, they do provide a 'self-help pack' for those struggling with debt.

CAP self-help pack



#### **National Debtline**

Free advice from experts online or on the phone, including emergency advice.

National Debtline website

## **PayPlan**

Free debt advice online or over the phone.

PayPlan website

#### Citizens Advice Bureau

Information about managing debt on their pages, and personal advice if you attend in person to the centre at Great Yarmouth Library.

**CAB local office details** 

**CAB** debt information website

## 3 HELP WITH FOOD AND GOODS

#### Foodbanks / Social Supermarkets

You can find a list of the Foodbanks in the Great Yarmouth Borough and how to make referrals here:

Great Yarmouth Borough Church Foodbanks - Imagine Norfolk Together

There are also a number of social supermarkets (also known as community pantries / larders) in the Great Yarmouth Borough which provide food at a lower price than in commercial shops. You can find details on the 'Nourishing Norfolk' website for the Caister Community Larder, Shrublands Food Club and Sally's Store.

Nourishing Norfolk Network | Norfolk Community Foundation (norfolkfoundation.com)

#### Free cooked meals

You can find a list of the churches providing free meals here:

Meals in Great Yarmouth - Imagine Norfolk Together

#### **Norfolk Assistance Scheme**

The Norfolk Assistance Scheme (NAS) helps people who are in financial hardship and cannot pay their living costs.

If you are eligible, they may:



- Provide emergency financial help
- Supply essential household goods and furniture
- Give support, guidance and advice

Norfolk Assistance Scheme (NAS) - Norfolk County Council

#### **Healthy Start**

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk.

If you're eligible, you'll be sent a Healthy Start card with money on it that you can use in some UK shops to buy milk / food.

Get help to buy food and milk (Healthy Start)

#### **Free School Meals**

Find out if your child is eligible for free school meals

Free school meals - Norfolk County Council

# 4 Mental Health and Money

## **Improving Lives Together**

A collation of links to websites which support with financial situations or mental health or both.

Money and Mental Health - Norfolk and Waveney ICS (improvinglivesnw.org.uk)

#### Wellbeing

Online workshops covering the topic of 'Coping with Financial Stress.'

Coping with Financial Stress - Wellbeing Norfolk & Waveney (wellbeingnands.co.uk)

## Mental Health and Money Advice

The website provides free and impartial information, support and advice for anyone affected by mental health and money issues.

Mental Health & Money Advice website



#### MIND - Money and Mental Health

Find out more about organising your finances, claiming benefits when you have a mental health problem, dealing with services, and looking after your mental health when you're worried about money.

Money and mental health - Mind

# 5 ELDERLY

#### Friends of the Elderly

Friends of the Elderly's grants programme is designed to assist older individuals facing financial difficulties. They aim to provide support to older people who are struggling to make ends meet, and to ensure they are able to live with dignity and in comfort.

Friends of the Elderly grants page

## Age UK

Age UK have a page specifically around financial advice for older people

Money and legal advice for seniors | Age UK

## 6 PRISON LEAVERS

#### **Hardman Trust**

Grants are available to help people who have come out of prison to take next steps in life.

Who is Eligible to Apply | The Hardman Trust

## 7 CARE LEAVERS

The two charities below provide grants for people who are in care / have left care:

#### **Rees Foundation**

Rees Foundation website

## **Spark Foundation**

**Spark Foundation website** 



# 8 ENERGY BILLS AND UTILITIES

## **Energy Cost Calculator**

Find out how much it costs to run common household appliances and compare them against each other.

Go Compare Energy Calculator website

#### Warm Welcome

Find information about places which provide somewhere warm to go free of charge through the colder months of the year.

Warm Welcome website

#### **Community Hot-Spots**

Links to places in Norfolk which provide somewhere warm to go free of charge through the colder months of the year which have been funded by Norfolk Community Foundation

Community Hot-Spots | Norfolk Community Foundation (norfolkfoundation.com)

#### Norfolk Warm and Wise

Contact a team of energy advisers about issues relating to your energy supply.

Norfolk Warm & Wise — Norfolk Citizens Advice (ncab.org.uk)

## Your Energy Supply - Citizens Advice

Citizens Advice have produced webpages of advice on every aspect of your energy supply.

Your energy supply - Citizens Advice

#### **Energy Saving Trust**

Find out how to save money on your energy bills.

**Energy Saving Trust website** 

# 9 SCAMS AND ECONOMIC ABUSE

## **Stop Loan Sharks**

Emotional and practical support for people experiencing problems with loan sharks.

Stop Loan Sharks website



## Friends against Scams

Information to help protect against being scammed, including a downloadable guide and a fortnightly scam alert.

Friends against Scams website

# **10 VETERANS**

#### **Veterans Gateway**

Veterans Gateway provides support for those who have been in the Armed Forces, including financial advice.

Veterans Gateway website

# 11 SAVING AND BORROWING

Credit Unions offer savings accounts and loans which are focused on what is best for the consumer rather than profit. The links below can direct to some local options.

#### **Norwich Credit Union**

Norwich Credit Union operate out of DIAL Great Yarmouth on Friday mornings (see information for DIAL above)

Norwich Credit Union website

#### **Find your Credit Union**

Find a credit union which covers your area

Find your credit union website

# **12 HOMELESSNESS**

Imagine Norfolk Together has a collated list of signposting options for people who are homeless in the Great Yarmouth area

**Imagine Norfolk Together Homelessness signposting**