StepChange Debt Charity

Free Expert Debt Advice - **www.stepchange.org**

A wide range of debt solutions and services:

Whether it's to pay back what you owe with payments you can afford, write off your debts, or if all you need is some time and space to sort out your finances, we have the solution.

- Debt management plan (DMP)
- Individual voluntary arrangement (IVA)
- Debt relief order (DRO)
- Bankruptcy
- Equity release
- Debt arrangement scheme (DAS)
- Sequestration bankruptcy
- MAP bankruptcy
- Protected trust deed
- Breathing space
- Mortgage advice
- Online debt calculator

St Paul's Advice Centre

www.stpaulsadvice.org.uk

Struggling to deal with the money you owe? Bills mounting up? Running out of cash too quickly? Want to know how to manage money better?

BOOST

BOOST at Barton Hill Settlement:
https://wellspringsettlement.org.uk/support/manage-my-money/

Do you need advice, information or support with welfare benefits, debt, water / energy bills, budgeting, housing, legal issues, employment or community life?

We run:

- Friday drop-in sessions for community, employment and housing issues, 9.30am to 12.30pm (housing advice is available on alternate Fridays, see our calendar for dates)
- Workshops
- 1:1 appointments

BOOST Finance is a partnership between the Wellspring Settlement, Talking Money, CHAS Bristol and West of England Works. Our aim is to support people to build financial confidence and achieve their wider aspirations

If using this service, you will need to take all your paperwork with you and either a paper copy of a recent bank statement or use online banking if possible.

Contact details:

Contact name - Lisa Dora & Hari Ramakrishnan
Location - Ducie Road
Telephone - 0117 955 6971 / 07851 168153
Email - boost2@wsb.org.uk

Air Balloon Hill PRIMARY School

2023 Debt advice for families living in the Bristol Area

DEBT

This information has been collated from various sources to support families within our community.

If you know of any other resources that you think we could include, please speak to Sarah Webb, our Family Support Worker

GOV.UK

https://www.gov.uk/options-for-paying-off-your-debts

Alternatives to bankruptcy and the different types of agreements you can make with your creditors.

Bristol City Council Local Crisis Prevention Fund

Get help if you can't afford the basics like food, gas, electricity or household goods. We can help you in a financial crisis by giving you an emergency payment for food or supplying household goods if you can't afford basic furniture or white goods, like a fridge or a cooker

You won't have to pay anything back.

https://www.bristol.gov.uk/residents/benefits-and-financial-help/local-crisis-prevention-fund-emergency-payments-and-household-goods

Angel Advance Debt Support

Free online debt advice to help you get back on track.

http://www.angeladvance.co.uk

Ofcom making communications work for everyone

Millions of families under pressure from the rising cost of living could each save £144 on their annual broadband bills.

- Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'essential' or 'basic' broadband.
- 4.2 million households could halve broadband bills by taking up special discounted packages

Find out more at **https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs**

NRPF Network

https://www.nrpfnetwork.org.uk

No Recourse to Public Funds?

NRPF is a national network safeguarding the welfare of destitute families, adults and care leavers who are unable to access benefits due to their immigration status.

Citizens Advice

citizens advice

If you need help to manage your debts, Citizen's Advice can help with advice about Debt Management Plans. **http://www.citizensadvice.org.uk/debt-and-money/debt-solutions/debt-management-plans/**

British Gas Energy Trust

Struggling with your energy bills? We're here to help.

https://Britishgasenergytrust.org.uk

British Gas Energy Trust, incorporating the Scottish Gas Energy Trust, is an independent charitable Trust funded solely by donations from British Gas. The Trust contributes to supporting those in financial difficulty, with a focus on energy debt.

The Trust helps families and individuals experiencing hardship who are struggling with gas and electricity debts by awarding grants to clear those debts. This makes a significant difference to the lives of thousands of people each year, helping them get back on their feet and remain debt free going forward.

The Trust also funds organisations across England, Wales and Scotland to provide fuel debt and money advice services within communities.

British Gas Energy Trust