

Credit Crunch Advice!!!

We know all too well that the Credit Crunch is having an effect on all of us in some way or another. There follows some useful sources of help and advice for anyone currently experiencing difficulties. The first piece of advice and probably the most important is not to ignore problems in the hope that they will go away. They won't! Look for help as soon as there is a problem. Lenders are happy to listen and advise, energy suppliers can suggest better tariffs. Advice is available so don't be afraid to go and look for it.

GENERAL ADVICE

The Citizen's Advice Bureau has put together a special fact sheet to help people survive the credit crunch. It contains ten top tips and links to benefits, grants and legal advice and information:

www.adviceguide.org.uk/index/whats_new_oct08_how_to_survive_the_credit_crunch.htm (England)

FINANCE

In too deep? Need some help managing debt? Call the National Debtline for free, confidential and independent advice 0808 808 4000 or visit

www.nationaldebtline.co.uk

You can do a Debt Test at www.bbc.co.uk/downturn . You will find it in the Tools section on the right hand column of the webpage. The site also has up to date information on the financial situation in general.

Starting to worry? Need to look at where your money goes? For a free financial health check or help setting a monthly budget go to Money Made Clear. *This website provided by the Financial Services Authority, a government funded agency, offers a lifecycle approach to financial advice*

www.moneymadeclear.fsa.gov.uk

To find out the real cost of loans and credit cards go to www.whatsthecost.com. This website will help you to find out the cost of your borrowing and may help you to find less expensive ways to cover your bills.

Desperate for cash right now? Stay away from the loan sharks – think about joining a credit union instead. Search for one near you

www.abcul.org/page/about/intro.cfm

Essex Savers net Credit Union Ltd – Fair Finance for Essex

Essex Savers is a local credit union; a safe place to save that offers affordable credit to its members. They provide local community banking.

Credit unions are less vulnerable in the current financial situation because they are co-operative and mutual, owned by their members, lending their own money, not having to borrow from outside in order to lend.

Essex Savers is run by our members so welcome new volunteers to assist us in this task whether in your local community, at our main office or as a member of our Management Board.

For further information, please call Essex Savers on: 01245 496314 or email: info@essexsavers.co.uk.

Fed up with still being offered more personal loans? Campaign against irresponsible credit. www.debt-on-our-doorstep.com/

Support others in your parish by running Care for the Family's The Money Secret Adult Education Course, written for use in small group teaching sessions, evening classes, community courses and church study groups. It contains new material to bring the central debt-busting message of Rob Parson's The Money Secret book to life in life-changing and original ways. www.themoneysecret.info

LIVING MORE SIMPLY

Make your money go further and keep unwanted items out of the landfill sites by joining Freecycle. Freecycle enables you to offer your unwanted belongings to others who can make good use of them. In return you can take advantage of other's generosity and save yourself some money. Find out more about the Freecycle Network at www.freecycle.org/

Trade in your own talents and assets for someone else's. Local Exchange Trading Schemes enable all sorts of services and goods to be provided without the need for money. Visit LETSLINK UK to find a scheme near you. www.letslinkuk.net/

Take a look at the Livesimply campaign www.livesimply.org.uk/ There are five challenges, one of them is 'lifestyle'. Making changes at home will help you financially and will help communities across the world.

FUEL BILLS RISING?

Tackle the winter cold and learn how to Keep Warm Keep Well. These free guides for people over 60, for families and for people with disabilities for long term health conditions are available from <http://campaigns.direct.gov.uk/keepwarmkeepwell/index.html>

Check with your energy provider and make sure you are on the best tariff for you. Dual fuel deals and paying by Direct Debit could help you save money. Look at some of the smaller suppliers who can offer better deals than the 'Big 6'. E-on offers a tariff called Stay Warm for people over 60. It fixes a price for the year dependent on the size of your house and how many people live there.

FACING REDUNDANCY?

As you will have seen in the media the government is changing the rules on a lot of the benefits claimed by people who are unemployed or long term sick or disabled. Make sure that you get up to date information if you are applying for benefits, allowances or tax credits.

Most Benefits and Allowances are administered by the Department of Work and Pensions. (DWP), for more information go to www.dwp.gov.uk Local Citizens Advice Bureaus can also help. The Brentwood Diocesan Commission for Justice and Social Responsibility has produced a handbook which has been distributed to parishes and schools in the Brentwood Diocese. You can also download it from www.dioceseofbrentwood.net/cjsr.

To find out which benefits you may be able to claim go to www.entitledto.com. The site will ask for some basic details and help you to calculate what might be available to you.

HOUSING

Local Authorities have a statutory responsibility to help anyone who is made homeless. If you think you are facing the possibility of losing your home, act early on and call Shelter's National Helpline on 0808 800 4444, or visit their website at <http://england.shelter.org.uk> You will find advice on all aspects of housing and homelessness.

The Commission for Justice and Social Responsibility handbook also has a comprehensive section on Housing and Homelessness, check with your parish or school who should have a copy or download from www.dioceseofbrentwood.net/cjsr.

FRUGAL FOOD

Delia Smith has teamed up with CAFOD to republish her classic FRUGAL FOOD which aims to help families eat well but cheaply. Support CAFOD by buying the book directly from them @£17 plus postage – or go to your local library to see if they still have a copy on their shelves for free.

<http://www.cafod.org.uk/home/other-news/delia-2008-09-17>

SURVIVING STRESS

They say when poverty walks in the door love flies out of the window. If you are experiencing credit-crunch related relationship difficulties call the Marriage Care national helpline for confidential advice and information 0845 660 6000 Mon-Fri 10.00-16.00.

Do you need help reconciling your children to the changes in your family's financial circumstances? A number of church groups offer parents the opportunity to meet together regularly and brush up on skills that are proven to resolve differences and reduce conflict at home.

Despairing or Suicidal? Call the Samaritans 08457 909090

PRACTICAL HELP AVAILABLE FROM CHURCHES IN YOUR AREA

The SVP run a range of local projects offering practical help and assistance to people in need. Visit www.svp.org.uk/02whatwedo/projects.htm or contact your local parish priest to find out what's available locally.

Check with your parish for neighbourhood support groups and with your Local Authority for support initiatives for older people or people with disabilities.

Diocesan Care Societies offer a range of professional services to those in need. To find your local Society go to the Caritas Social Action Network site www.caritas-socialaction.org.uk/pages/member_list.html

This information has been compiled by the Marriage and Family Life project from the Bishop's Conference and the Commission for Justice and Social Responsibility. It is available in our schools and parishes and is downloadable from our website. www.dioceseofbrentwood.org/cjsr If you need any further help or information please contact us on 01277 26529

Whilst every effort has been made to ensure the accuracy of the information provided in this guide it is not intended to be a substitute for professional financial advice.

Just Living Our Faith

