

# Are you worried about money?

This leaflet lists organisations that offer advice and support regarding money issues.

You can use the leaflet if you are experiencing debt or if you would like to prevent going into debt. Look at the issues and then go to the numbered box shown.

- |                       |                            |                                       |                              |
|-----------------------|----------------------------|---------------------------------------|------------------------------|
| • Debt: Boxes 1 to 10 | • Mortgage: 12             | • Loans & Savings: 12 & 16            | • Phone/Internet Charges: 12 |
| • Council Tax: 15     | • Benefits : 14            | • Fuel & Water Bills: 11, 12, 17 & 19 | • Food Bills: 19             |
| • Rent: 13            | • Insurance (e.g. car): 12 | • Household Goods: 18                 | • Travel Costs: 20           |

<b>1) Citizens Advice Bureau</b> located in Worthing, Goring, Lancing & Shoreham Tel: 03444 111444 <a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>
<b>2) StepChange</b> (debt charity) Tel: 0800 1381111 <a href="http://www.stepchange.org">www.stepchange.org</a>
<b>3) PayPlan</b> (debt management) Tel: 0800 280 2816 <a href="http://www.payplan.com">www.payplan.com</a>
<b>4) National Debt Line</b> (debt advice) Tel: 0808 808 4000 <a href="http://www.nationaldebtline.org">www.nationaldebtline.org</a>
<b>5) Frontline (Debt Advice)</b> You can visit this service for face-to-face debt & budgeting advice Worthing Tel: 01903 218722 <a href="http://www.frontlinedebtadvice.org.uk">www.frontlinedebtadvice.org.uk</a>
<b>6) Christians Against Poverty</b> Local face to Face debt advice. Tel: 0800 328 0006 <a href="http://www.capuk.org/i-want-help/cap-debt-help/debt-centre/202/Worthing">www.capuk.org/i-want-help/cap-debt-help/debt-centre/202/Worthing</a>
<b>7) Money Advice Service</b> Tel:0300 500 500 <a href="http://www.moneyadviceservice.org.uk">www.moneyadviceservice.org.uk</a>
<b>8) Turn2us</b> helps people in financial need. Tel: 0808 802 2000 <a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a>
<b>9) Guild Care</b> Advice and support for over 55's Tel: 01903 528 627 <a href="http://www.guildcare.org/guildcare-centres/outreach-in-the-community">www.guildcare.org/guildcare-centres/outreach-in-the-community</a>
<b>10) Age UK West Sussex</b> offers advice to those aged 50 and over Tel: 0800 019 1310 <a href="http://www.ageuk.org.uk/westsussex/information--advice">www.ageuk.org.uk/westsussex/information--advice</a>
<b>11) Southern Water's debt advice team</b> if you are having problems paying your water bills Tel: 0800 027 0363 or <a href="mailto:debtadvice@southernwater.co.uk">debtadvice@southernwater.co.uk</a>
<b>12) Price comparison site</b> Tel: 0845 345 5708 <a href="http://www.moneysupermarket.com/">www.moneysupermarket.com/</a> to make sure you're getting the best deal
<b>13) Housing Benefit</b> <a href="http://www.gov.uk/housing-benefit/overview">www.gov.uk/housing-benefit/overview</a> Discretionary housing payments Worthing Tel: 01903 221062 Adur Tel: 01444 477264 <a href="http://www.adur-worthing.gov.uk/benefits/benefits-explained/discretionary-housing-payments">www.adur-worthing.gov.uk/benefits/benefits-explained/discretionary-housing-payments</a>
<b>14) Department of Work &amp; Pensions</b> <a href="http://www.gov.uk/browse/benefits/entitlement/">www.gov.uk/browse/benefits/entitlement/</a> or visit your local Jobcentre Plus. Tax Credits. e.g. Working Family Tax Credits <a href="http://www.gov.uk/government/organisations/hm-revenue-customs/">www.gov.uk/government/organisations/hm-revenue-customs/</a>
<b>15) Council Tax Support</b> Worthing Tel: 01903 221061 Adur Tel: 01273 263 111 <a href="http://www.adur-worthing.gov.uk/council-tax/council-tax-bands-charges-and-appeals">www.adur-worthing.gov.uk/council-tax/council-tax-bands-charges-and-appeals</a>
<b>16) West Sussex Credit Union</b> Located in Worthing Tel: 01903 237221 <a href="http://www.westsussexcreditunion.co.uk">www.westsussexcreditunion.co.uk</a>
<b>17) Fuel Bills</b> Home Heat Helpline Tel: 0800 336699 West Sussex Energy <a href="http://www.westsussexenergy.co.uk/main.cfm">www.westsussexenergy.co.uk/main.cfm</a> Adur and Worthing Councils' Energy Switching Service Tel: 01903 221122 <a href="http://www.adur-worthing.gov.uk/energy-switch">www.adur-worthing.gov.uk/energy-switch</a> Your Energy Sussex Tel: 0800 599 <a href="http://www.westsussex.gov.uk/living/communities/energy_saving/sussex_energy_saving_programme.aspx">www.westsussex.gov.uk/living/communities/energy_saving/sussex_energy_saving_programme.aspx</a> Community Energy Local, Adur & Worthing. E-mail: <a href="mailto:communityenergylocal@gmail.com">communityenergylocal@gmail.com</a>
<b>18) Local Area Network</b> Tel: 01903 832929 (Worthing Churches Homeless Projects) Help in a crisis e.g. with furniture, clothing, etc.
<b>19) Food Bills</b> Tel: 01903 211450 <a href="http://www.adur-worthing.westsussexwellbeing.org.uk">www.adur-worthing.westsussexwellbeing.org.uk</a> Also ask about food banks locally.
<b>20) Travel Costs</b> Stagecoach <a href="http://www.stagecoachbus.com/stagecoachmegarider.aspx">www.stagecoachbus.com/stagecoachmegarider.aspx</a> Brighton & Hove buses <a href="http://www.buses.co.uk/tickets/index.aspx">http://www.buses.co.uk/tickets/index.aspx</a> Cheaper Train Tickets <a href="http://www.moneysavingexpert.com/split-cheap-train-tickets">http://www.moneysavingexpert.com/split-cheap-train-tickets</a>

If you need access to a computer call 01903 256233 for the I.T. Junction or visit your local library

## Spot the warning signs

If you have experienced any of the following, you may be at risk of falling into debt:

- bereavement
- loss of job
- unexpected expenditure, e.g. car breakdown
- breakdown of relationship.

Seek advice as soon as possible. Use the boxes on the inside of this leaflet to see who to contact.

If in doubt, simply contact the Citizens Advice Bureau – see Box 1

From a person who visited the local Citizens Advice Bureau:

*'Thank you so much for your help. I now understand what to do and I am not so worried about my debts.'*

## Never leave a problem too late

Seek advice as soon as possible. If you ring just one number, ring the Citizens Advice Bureau

Tel: 03444 11444

## Who's produced this leaflet?

This leaflet has been produced by a local partnership group, the Adur and Worthing Financial Inclusion Group. This group brings together expertise and experience from a wide range of organisations, including local government and the voluntary sector.

## Want more information?

Visit the website of Adur & Worthing Councils:

[www.adur-worthing.gov.uk](http://www.adur-worthing.gov.uk)

# Worried about money?

Struggling with money issues? in debt?

This leaflet will provide you with information that can help you.



Produced by  
The Adur & Worthing  
Financial Inclusion Group