

Tackling Debt: Help is available



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The impact of COVID-19 could mean that we may all have to change the way we look after our money. Perhaps your income has been affected by illness, redundancy, or reduced hours which has impacted on the household finances.

Whatever the reason, being unable to manage your finances can quickly become a significant cause of stress and mental ill-health, which can also lead to physical illness.

Worries about bills and debts can start to mount up, and a common tactic is to “ignore it and hope it will go away”– the truth is it doesn't go away, it only helps to delay getting the issue sorted. That is why it is important to seek advice without delay.

Here you will find information about where you can get advice and support that can help you to gain control of your finances.



Debt and mental health

Being in debt can be a considerable burden, made worse by dealing with it alone. If you are in debt it is important to take the time to talk to someone that you trust, such as your partner, a family member or a close friend. Someone who you can 'offload' to. They can give you some much needed moral and emotional support and may be able to offer you suggestions and practical support to help you move forward. They may even have been in a similar situation to you.

By being honest with your loved ones about your circumstances it can also give you an opportunity to show them that you have a plan of action and that you have every intention to get back in control.

Another aspect of debt anxiety is the lack of quality sleep it can often cause. Losing out on a good night's sleep can not only affect your mood and energy levels, it can also have knock-on negative effects in other areas of your life such as family and work.

A lack of energy can sometimes make it harder to keep track of money, and rash or unwise decisions, can result in spending money on things you perhaps can't afford, or where it could have been spent on other priority items.

Gaining control: Being more aware of your finances

Being more aware of your spending can help to keep it in check and even to regain control. Taking that first step to address any financial issues could help you to worry less and may help to improve your mental wellbeing.

By writing down everything you spend money on each day, no matter how small will give you a good idea of all the little things you spend money on.

This will also help you to work out where you can cut back; perhaps by switching energy providers or banks, or cutting back on some of the more optional spending like entertainment.

This [free budget planner](#) from the Money Advice Service can help you to work out a clear breakdown of your outgoings and see exactly where your money goes each month.

Month		MONTHLY BUDGET				
Income	Expenses	Income	Expenses	Income	Expenses	
Salary						
Dividend						
Interest						
Gift						
Other						
Income						
Expenses						
Food						
Transportation						
Utilities						
Insurance						
Medical						
Education						
Other						
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Prioritise your payments

It's important to deal with the priority debts first as they carry the most serious consequences if you don't pay them. Priority debts include:

- mortgage, rent and any loans secured against your home
- council tax
- TV licence
- child maintenance
- gas and electricity bills
- income tax, national insurance and VAT
- hire purchase agreements
- missed payments owed to Department for Work and Pensions or HM Revenue and Customs.
- court fines

For more information about this see [how to prioritise your debts](#) from the Money Advice Service.

Letting work know

If your financial situation is causing you to feel concerned or worried, you may need to inform HMPPS by completing a conflict of interest form in line with routine counter corruption measures. The process is designed to protect both you and the service in potentially vulnerable situations and work out a solution.

If you work for the Prison Service and are unsure whether this applies to you, speak to your local/deputy counter corruption manager, your line manager, the governor or the deputy governor – whoever you feel most comfortable talking to.

If you work for the Probation Service you should submit the conflict of interest declaration form to your line manager in the first instance.

If you have concerns about a colleague and their financial situation or anxieties they are facing you can also report this confidentially in the same way, or by submitting a corruption intelligence report on the mercury intelligence reporting system if you have access.

Please be assured that the declaration process is routine and confidential. Any information you provide will be managed sensitively.

For more information on reporting a potential conflict of interest:

Prison staff

If you are unsure about anything and would like further advice you can contact the Counter Corruption Unit directly: CCU-HQ@justice.gov.uk

Further information can also be found in the Policy Framework - Counter Corruption

Probation staff

If you would like further advice and guidance please contact:

ccu-northwest_westmidlands@justice.gov.uk

Help is available

For many of us Covid-19 has made things feel uncertain and even overwhelming. It is something that we've never had to deal with in our lifetimes. If you were having difficulties with finances for whatever reason before Covid-19, it may now feel like it's all too much. If that sounds familiar then please be assured that you are not alone.

If you have concerns about your finances it's always better to seek advice sooner than later - particularly if you're facing an emergency, such as losing your home or going to court. Getting debt advice will help you to gain more control of your life.

There are lots of services available to help you whatever your situation, you can do so online, over the phone or face-to-face. More importantly, there is nothing to feel ashamed of - the support is there because lots of us need it.



HMPPS Support

Care & Staff Support Teams

If you are based in an establishment, the care team are available to help and can point you in the direction of who you might want to contact for support with your finances. Speak to your Care Team Support Lead or take a look at page 6 of the staff support guide [here](#).

If you work for the Probation Service, some areas have a Staff Support Team to support you, which is a similar confidential listening and signposting service.

HMPPS & MoJ Staff Intranet – Staff support

[Here](#) you will find practical information and avenues of support for staff experiencing difficulties. The Ministry of Justice also has a [keeping well](#) page on their intranet which has lots of useful information and tips to help us through these extraordinary times.

HMPPS Staff Support Quick Guide

This [guide](#) includes details of those you can reach out to for immediate support and advice including Trade Unions and PAM Assist.

Support from Unions

Unions offer support and guidance to staff. You will find all their contact details on page 8 of the staff support guide [here](#).

The Charity for Civil Servants

[The Charity for Civil Servants](#) offers a free, impartial and confidential money advice service to help with debt problems. The Charity also provide Wellbeing, Health and Caring and Financial Assistance to Civil Servants past and present and their financial dependents. You can apply directly by [clicking on the online application form here](#).

Further information on the specific measures introduced to support households financially affected by the Covid-19 outbreak is available [here](#)

Employee Assistance – PAM Assist

Our [Employee Assistance provider](#) is PAM Assist. PAM Assist offers a wide range of support to staff including confidential advice on personal, social or work-related concerns.

The [PAM Life app](#) is available to staff. Users can complete the financial assessment or if preferred, just access information within the My World, finance section of the app for advice and fact sheets.

Civil Service Pension

All staff are encouraged to make use of the new [Civil Service Pension online portal My CSP](#) which provides access to annual pension statements, pension benefits, a retirement modeller and pension related information.

Staff Discounts

[My Lifestyle Portal](#) offers a wide range of exclusive discounts, benefits and money management support tools to help make your money go further.

You can also access a wide range of exclusive staff discounts that will save you money on products including holidays, food, groceries, electrical items and entertainment here:

[Deals on travel, food and entertainment](#)

[CS Pension Scheme](#)

[Cycle to work](#)

[Disability leave](#)

[Eye Care Vouchers](#)

[Employee Assistance Provider](#)

[Leave](#)

[Occupational Sick pay](#)

[Parent and Carer support](#)

[Pensions](#)

[Special leave](#)

[Salary advance](#)

[Season Ticket Loan](#)

[Support and Wellbeing](#)

Other support available

GOV.UK

The Government has announced a [package of financial support](#) that may help you if your partner is self-employed or runs their own business.

The Department for Work and Pensions (DWP)

DWP Helpline- A Free phone customer service number is available to provide advice for you/ family members on making benefit claims.

Tel: 0800 055 6688 Mon-Fri 8am-6pm www.gov.uk

HM Revenue & Customs (HMRC)

For advice on Tax Self-Assessment, Child Benefit & Income tax queries.

Tel: 0300 200 3300 Mon-Fri 9am-3pm www.gov.uk

Citizens Advice Bureau

The [Citizens Advice Bureau Debt Management](#) offers a free advice service.

Debt Support Trust

The [Debt Support Trust](#) offers a free advice service.

The Money Advice Service

[The Money Advice Service](#) was set up by the government several years ago to provide free and impartial money advice. The website includes free advice and guides to help improve your finances tools and calculators to help keep track and plan ahead and support over the phone and online. Their [Money Navigator](#) offers instant advice based on your circumstances.

Mental Health Money Advice

[Mentalhealthmoneyadvice.org](https://mentalhealthmoneyadvice.org) offers advice and support for people experiencing issues with mental health and money.

Money Saving Expert

The [Coronavirus Finance & Bills Help](#) article from [Money Saving Expert](#) also has some useful advice on Coronavirus financial help and what your rights are. Do keep checking the link as new information is being added as the situation develops.

Step Change

[Step Change](#) have produced various guides which can help you get the support you need:

- [How to deal with a reduced income](#)
- [Your complete guide to furloughing](#)
- [Dealing with rising energy bills](#)
- [Coronavirus, debt and your mental health](#)

- [What to do if you need urgent help with money](#)
- [Changes in circumstances due to coronavirus](#)

For free, impartial debt advice over the phone
Freephone 0800 138 1111 (Mon-Fri 8am-8pm, Sat 8am-4pm).

Money & Pension service

[Money & Pension service](#) offer advice for those concerned about pension planning

Pay Plan

[Payplan](#) provides free debt advice and a debt management plan service.

Tel: 0800 280 2816 Mon-Fri 8am-8pm, Sat 9am-3pm

Relate

[Relate](#) is a charity providing relationship support including telephone counselling, webcam counselling and Live Chat.

Mobile Apps

www.moneydashboard.com

Emma-app.com