

# Money worries



What to do if you are struggling to pay the rent and other bills

## If you are struggling to pay your rent and other bills

Please don't let the situation get out of hand – take control and ask for help straight away. The sooner you do this, the easier it is to sort things out, but it is never too late. You can get help from:

- our customer account officers and advisors;
- the North Wiltshire Citizens Advice Project Worker; and
- other advice and support agencies.

## Our customer account officers and advisors

We can give you money advice and help you identify the debts you should pay off first. We can help you work out your income and outgoings and work out arrangements with the people that you owe money to.

To talk to the customer accounts team, please phone 01249 466120 or email [customer.accounts@westlea.co.uk](mailto:customer.accounts@westlea.co.uk). The name of the person who looks after your account is shown on all the letters that we send you.

## North Wiltshire Citizens Advice project workers

### Money advice

### North Wiltshire Citizens Advice Bureau

We have set up a scheme with North Wiltshire Citizens Advice Bureau to make sure you get help with:

- claiming the benefits you are entitled to;
- making your money go further;
- any financial difficulties;
- banking, and what to do if you don't have a bank account; and
- finding affordable credit (saving and borrowing from a credit union).

### **If you would like to find out about benefits you may be entitled to**

Your Citizens Advice project worker will:

- check if you are entitled to a benefit;
- check you are receiving the right amount;
- help you to make a claim or appeal;
- help you if you have been paid too much and have to pay some back; and
- tell you how to get specialist help.

### **If you need help with financial problems**

Your Citizens Advice project worker will help you to:

- put together a realistic budget;
- talk to people you owe money to, and agree affordable repayments; and
- deal with legal action taken against you.

You can contact the project worker by:

- e-mailing the Citizens Advice Bureau at [westlea@northwiltscab.org.uk](mailto:westlea@northwiltscab.org.uk);
- phoning 01249 445115 (extension 3); or
- texting the Citizens Advice Bureau on 07890 733919.



## **If you would like to find out how to make your money go further**

The North Wiltshire Citizens Advice Bureau also have a 'Money Friend', who will help you to:

- reduce the costs of your electricity and gas;
- get the costs of your water supply reduced (depending on your circumstances);
- set up a bank account or credit union account which is suitable to your situation;
- apply for grants; and
- get access to the Government's Child Trust Fund.

You can contact your Money Friend by:

- e-mailing the citizens advice bureau at [moneyfriend@northwilts.cab.org.uk](mailto:moneyfriend@northwilts.cab.org.uk);
- phoning 01249 445115 (extension 3); or
- texting the citizens advice bureau on 07890 733919.

The citizens advice bureau's main phone number (for any other advice) is 0845 1203707.

The national Citizens Advice website address is [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

## **Other advice and support agencies**

If you are struggling to pay the rent and other debts, there are many other organisations who can help you.

### **National Debtline**

Tricorn House  
51–53 Hagley Road  
Edgbaston  
Birmingham  
B16 8TP

Freephone: 0808 808 4000

Opening hours:

Monday to Friday 9am to 9pm

Saturday 9.30am to 1pm

(There is a 24-hour voicemail service and you can leave a message to ask for an information pack.)

Website: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

### **Consumer Credit Counselling Service**

Wade House  
Merrion Centre  
Leeds  
LS2 8NG

Phone: 0800 138 1111

Website: [www.cccs.co.uk](http://www.cccs.co.uk)

### **Credit unions**

Credit unions can help you manage your money and make it go further. If you want to find out how they can help you, and to join a credit union, please call one of the local credit unions or visit the following website.

[www.communityfirst.org.uk/credit-union.htm](http://www.communityfirst.org.uk/credit-union.htm)

### **North Wiltshire Credit Union**

Phone: 07799 735116



## **West Wiltshire Credit Union**

Phone: 01225 708315

## **Swindon Credit Union**

Phone: 01793 522202

## **Other useful websites**

### **The Insolvency Service**

[www.insolvency.gov.uk](http://www.insolvency.gov.uk)

### **Her Majesty's Courts Service**

[www.hmcourts-service.gov.uk](http://www.hmcourts-service.gov.uk)

### **Financial Services Authority (FSA)**

[www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer)

Please ask for help soon!





## Money worries leaflet

**If you would like to have any part of this explained or translated, or in a different format such as in larger print, or on audio tape, please contact us on 01249 465465 to discuss your needs.**

অর্থ চিন্তার উদ্বেক করে পুস্তিকা

আপনি যদি এর কোন অংশের ব্যাখ্যা অথবা অনুবাদ চান, অথবা বড়ো ছাপার অক্ষর, অথবা অডিও টেপের মতো অন্য কোন ভাষাতে চান তাহলে আপনার প্রয়োজনীয়তা আলোচনা করার জন্যে অনুগ্রহ করে 01249 465465 নম্বর ফোনে আমাদের সঙ্গে যোগাযোগ করুন।

### “擔心資金”小葉

倘若您希望我們對該雜誌的任何部分給予解釋或提供翻譯，或以不同格式（如大字體或錄音帶）提供，請致電 01249 465465 聯絡我們，洽商您的需求。

### “担心资金”小叶

如果您希望我们对该杂志的任何部分给予解释或提供翻译，或以不同格式（如大字体或录音带）提供，请致电 01249 465465 联系我们，洽商您的需求。

### Ulotka o zmartwieniach finansowych.

Jeśli wymagają Państwo wyjaśnienia jakiegoś fragmentu albo jego tłumaczenia, albo w innym formacie, takim jak duży druk, albo na kasecie audio, proszę się z nami skontaktować pod numerem telefonu 01249 465465, aby przedyskutować Państwa potrzeby.

### Parasal kaygılar broşürü.

Herhangi bir kısmının izah edilmesini veya tercüme edilmesini, ya da iri harfler veya ses bantı gibi başka bir formatta verilmesini isterseniz, lütfen ihtiyaçlarınızı konuşmak için bu numaraya telefon edin: 01249 465465.



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