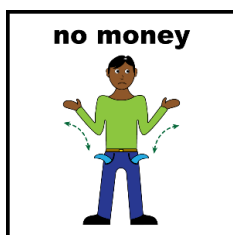
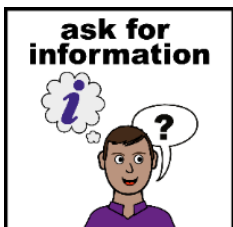


## Are you worried about money or about being in debt?



There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.



Here is some information on the ways to contact people for help and advice with your money problems if you live in Plymouth.

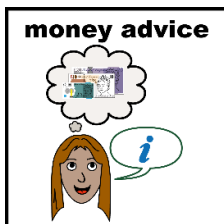


### Council tax and housing costs

If you are finding it hard to pay your council tax or housing costs, you may be able to get housing benefit, or help to pay council tax.

**Contact Citizens Advice Plymouth or Homemaker SouthWest**

	<p><b>Citizens Advice Plymouth</b>  Phone – 0808 278 7910  Phone – 0800 240 4420  Website – <a href="http://www.citizensadviceplymouth.org.uk">www.citizensadviceplymouth.org.uk</a></p>
	<p><b>Homemaker Southwest</b>  Phone – 01752 208 126  Website – <a href="http://www.homemakersw.org.uk">www.homemakersw.org.uk</a></p>
	<p><b>Making your money go further</b>  Anyone who is worried about money can get a free benefit check. This will make sure you are getting the right amount of money and get advice on other ways to save money. For example, cheaper gas or electricity or free school meals.</p> <p><b>Contact Citizens Advice Plymouth or Money Advice Plymouth or PATH</b></p>
	<p><b>Citizens Advice Plymouth</b>  Phone – 0808 278 7910  Phone – 0800 240 4420  Website – <a href="http://www.citizensadviceplymouth.org.uk">www.citizensadviceplymouth.org.uk</a></p>
	<p><b>Homemaker Southwest</b>  Phone – 01752 208 126  Website – <a href="http://www.homemakersw.org.uk">www.homemakersw.org.uk</a></p>
	<p><b>PATH (Plymouth Access to Housing)</b>  Phone – 01752 255 889  Website – <a href="http://www.pathdevon.org">www.pathdevon.org</a></p>



### **Debt advice**

If you are in debt or owe money, you can get help and advice about ways to pay off your debts each month.

**Contact Citizens Advice Plymouth or Money Advice Plymouth or PATH or Salvation Army or Christians Against Poverty**



### **Citizens Advice Plymouth**

Phone – 0808 278 7910

Phone – 0800 240 4420

Website – [www.citizensadviceplymouth.org.uk](http://www.citizensadviceplymouth.org.uk)



### **Homemaker Southwest**

Phone – 01752 208 126

Website – [www.homemakersw.org.uk](http://www.homemakersw.org.uk)



### **PATH (Plymouth Access to Housing)**

Phone – 01752 255 889

Website – [www.pathdevon.org](http://www.pathdevon.org)



### **Salvation Army**

Phone – 01752 643 955

Email – [plymouthdas@salvationarmy.org.uk](mailto:plymouthdas@salvationarmy.org.uk)








### **Christians Against Poverty**

Phone – 0800 328 0006

Website – [www.capuk.org](http://www.capuk.org)

 <p><b>money advice</b></p>	<p><b>Benefit help</b></p> <p>If you have made a new claim for benefits you might be able to get money in advance to pay for things like rent or food. This money is a loan and must be paid be back. It will be taken from your benefits once they start, so make sure you talk to someone before you ask for an advance benefit payment.</p> <p><b>Contact Citizens Advice Plymouth</b></p>
 <p><b>address and telephone</b></p>	<p><b>Citizens Advice Plymouth</b></p> <p>Phone – 0808 278 7910  Phone – 0800 240 4420  Website – <a href="http://www.citizensadviceplymouth.org.uk">www.citizensadviceplymouth.org.uk</a></p>
 <p><b>no money</b></p>	<p><b>Hardship payment</b></p> <p>If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department for Work and Pensions). These payments are not made straight away and not everyone will be able to get one.</p> <p><b>Contact Citizens Advice Plymouth</b></p>
 <p><b>address and telephone</b></p>	<p><b>Citizens Advice Plymouth</b></p> <p>Phone – 0808 278 7910  Phone – 0800 240 4420  Website – <a href="http://www.citizensadviceplymouth.org.uk">www.citizensadviceplymouth.org.uk</a></p>
 <p><b>amount of money</b></p>	<p>If you get a hardship payment for Universal Credit you <b>will</b> need to pay this money back.</p>

	<p>If you get a hardship payment for Jobseeker's allowance or Employment support allowance, you <b>do not need</b> to pay this money back.</p>
<p><b>urgent advice</b></p> 	<p><b>Challenge a decision</b></p> <p>You can challenge a decision about your benefits. This may be because they have been stopped or reduced. Or you have been refused benefits or told you have been overpaid. You will have to make this challenge within one month.</p> <p><b>Contact Citizens Advice Plymouth</b></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Plymouth</b></p> <p>Phone – 0808 278 7910  Phone – 0800 240 4420  Website – <a href="http://www.citizensadviceplymouth.org.uk">www.citizensadviceplymouth.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Support for Plymouth residents</b></p> <p>Contact – Plymouth City Council: Cost of Living Support  Website – <a href="http://www.plymouth.gov.uk/cost-living">www.plymouth.gov.uk/cost-living</a></p>
<p><b>address and telephone</b></p> 	<p><b>Help with housing and benefit support if homeless or vulnerable</b></p> <p>Contact – Shekinah  Phone – 01752 203 480  Website – <a href="http://www.shekinah.co.uk">www.shekinah.co.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Advice and practical support on energy bills and financial savings</b></p> <p>Contact – Plymouth Energy Community  Phone – 01752 477 117  Website – <a href="http://www.plymouthenergycommunity.com">www.plymouthenergycommunity.com</a></p>

<p><b>address and telephone</b></p> 	<p><b>Support and advice for older people (+50), their families and carers</b></p> <p>Contact – Age UK Plymouth  Phone – 01752 256 020  Website – <a href="http://www.ageuk.org.uk/plymouth">www.ageuk.org.uk/plymouth</a></p>
<p><b>address and telephone</b></p> 	<p><b>24-hour helpline for anyone experiencing a mental health crisis</b></p> <p>Contact – Livewell Southwest First Response  Phone – Dial 111 and select mental health option  Website – <a href="http://www.livewellsouthwest.co.uk/inpatient-mental-health-neurology/first-response-24-7-helpline">www.livewellsouthwest.co.uk/inpatient-mental-health-neurology/first-response-24-7-helpline</a></p>
<p><b>address and telephone</b></p> 	<p><b>For one-to-one support and advice on benefits, debt, consumer issues, employment, and social care</b></p> <p>Contact – Advice Plymouth  Phone – 01752 201 766  Email – <a href="mailto:advice@improvinglivesplymouth.org.uk">advice@improvinglivesplymouth.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For support around statutory welfare entitlement, social isolation and mental wellbeing for veterans and their families</b></p> <p>Contact – Plymouth Veterans and Family Hub  Phone – 01752 241 057  Email – <a href="mailto:VFHub@improvinglivesplymouth.org.uk">VFHub@improvinglivesplymouth.org.uk</a></p>



**Services to reduce isolation and improve mental and physical wellbeing**

Contact – Plymouth Hope

Phone – 01752 289 071

Email – [info@plymouthhope.org.uk](mailto:info@plymouthhope.org.uk)

Website – [www.plymouthhope.com](http://www.plymouthhope.com)



**Free housing advice**

Contact – Shelter

Phone – 0808 800 4444

Website – [england.shelter.org.uk](http://england.shelter.org.uk)



**For debt advice**

Contact – National Debtline

Phone – 0808 808 4000

Website – [www.nationaldebtline.org](http://www.nationaldebtline.org)



**For information and financial support**

Contact – Turn2us

Website – [www.turn2us.org.uk](http://www.turn2us.org.uk)

Website – [benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)






**For support with illegal lenders and borrowers**

Contact – Stop Loan Sharks





Phone – 0300 555 2222, 0770 0102 773 (WhatsApp)

Email – [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)

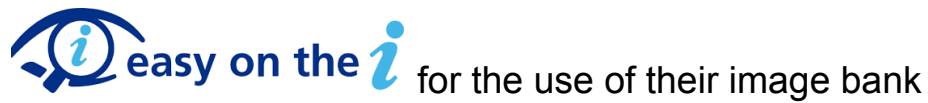
Website – [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)

<p><b>address and telephone</b></p> 	<p><b>For specialist support for all adult victims of modern slavery</b></p> <p>Contact – Salvation Army Modern Slavery Helpline  Phone – 0800 808 3733  Website – <a href="http://www.salvationarmy.org.uk/modern-slavery">www.salvationarmy.org.uk/modern-slavery</a></p>
<p><b>address and telephone</b></p> 	<p><b>For debt advice and money guidance</b></p> <p>Contact – StepChange  Phone – 0800 138 1111  Website – <a href="http://www.stepchange.org">www.stepchange.org</a></p>
<p><b>address and telephone</b></p> 	<p><b>For debt advice</b></p> <p>Contact – Debt Advice Foundation  Phone – 0800 043 4050  Website – <a href="http://www.debtadvicefoundation.org">www.debtadvicefoundation.org</a></p>
<p><b>address and telephone</b></p> 	<p><b>For advice to help improve finances</b></p> <p>Contact – MoneyHelper  Phone – 0800 138 7777  Website – <a href="http://www.moneyhelper.org.uk">www.moneyhelper.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4</b></p> <p>Contact – Healthy Start  Phone – 0300 330 7010  Email – <a href="mailto:healthy.start@nhsbsa.nhs.uk">healthy.start@nhsbsa.nhs.uk</a>  Website – <a href="http://www.healthystart.nhs.uk">www.healthystart.nhs.uk</a></p>



<p><b>address and telephone</b></p> 	<p><b>For emergency support and advice for refugees, asylum seekers and other vulnerable migrants</b></p> <p>Contact – British Red Cross Refugee Support</p> <p>Phone – 01752 831 619</p> <p>Email – <a href="mailto:plymouthrefugeesupport@redcross.org.uk">plymouthrefugeesupport@redcross.org.uk</a></p> <p>Website – <a href="http://redcross.org.uk/get-help/get-help-as-a-refugee">redcross.org.uk/get-help/get-help-as-a-refugee</a></p>
<p><b>address and telephone</b></p> 	<p><b>Support to have NRPF condition removed if applicable</b></p> <p>Contact – Unity Project</p> <p>Website – <a href="http://www.unity-project.org.uk">www.unity-project.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For specialist advice to asylum seekers</b></p> <p>Contact – Devon and Cornwall Refugee Support</p> <p>Phone – 0800 456 1210</p> <p>Email – <a href="mailto:hub@dcrs-plymouth.org">hub@dcrs-plymouth.org</a></p> <p>Website – <a href="http://www.dcrs-plymouth.org">www.dcrs-plymouth.org</a></p>
<p><b>address and telephone</b></p> 	<p><b>For advice on housing and financial options for families with children facing severe poverty/homelessness because they have No Recourse to Public Funds (NRPF)</b></p> <p>Contact – Project 17</p> <p>Phone – 07963 509 044</p> <p>Website – <a href="http://www.project17.org.uk">www.project17.org.uk</a></p>

With thanks to



Exclusively Inclusive for making this information in Easy Read



Adapted from the Craven Easy Read leaflet by the Independent Food Aid Network

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations at the top of this leaflet.

You can access the Worrying about Money leaflets at  
[www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets)  
This information was last updated on 16/11/2025.