

Money problems can be a real worry...



A guide to where to seek help and advice if you
are struggling to make ends meet...



Buckinghamshire
FINANCIAL INSECURITY
PARTNERSHIP

www.buckinghamshire.gov.uk/backontrack

#backontrack

Money problems can be a real worry, but you don't need to go through it alone. There are many organisations both here in Buckinghamshire and nationally who are ready to help you with advice and support to not only help with making ends meet today but also with longer term solutions to help you get back on track.

Not sure what help you need?

Sometimes it's not easy to know who you should talk to. Reach out and get in touch for help and guidance. We will point you in the right direction.

If you need:

Problem	Contact
Detailed advice on money issues	Citizens Advice Bucks
Information and help knowing who to talk to	Buckinghamshire Council Helping Hand

Managing your debts

When you're struggling with debt, it can feel like a real burden. Sometimes, it's hard to see any way out. It's important to talk to someone who can help you to manage your finances and work out a plan.

Problem	Contact
If you are struggling or unable to pay your council tax	Buckinghamshire Council Revenues & Benefits
If you are struggling with rent or mortgage arrears and at risk of homelessness	Buckinghamshire Council Housing Team
If you are struggling with rent or mortgage arrears, or other large debts and you are struggling to pay them off	Citizens Advice Bucks
	Christians Against Poverty

Making your money go further

Are you finding that your income is consistently less than your outgoings? It can feel like you're stuck in a cycle you can't get out of. Help is available, so reach out to speak to someone.

Problem	Contact
If you need help to make your money go further or get some short-term financial assistance	Citizens Advice Bucks
	Buckinghamshire Council Helping Hand

Help with putting food on the table

If you're struggling financially, it can be hard to make sure there's enough food in the house for you and your family. Lack of food can lead to more serious problems, so make sure you seek support and advice as soon as possible.

Problem	Contact
If you are struggling with putting food on the table	Buckinghamshire Council Helping Hand

Struggling with energy bills

Rising energy costs has meant larger bills. No access to gas or electricity can have a big impact on your day-to-day life, so make sure you reach out to get the support you need.

Problem	Contact
If you are struggling with paying your gas or electricity costs or in debt to your energy provider	Your energy provider in the first instance - they may be able to assist through their hardship fund
If your energy provider is unable to help and you are still struggling with paying your gas or electricity bills	Buckinghamshire Council Helping Hand Citizens Advice - Energy Advice

Understanding benefits and what's available

If you're out of work, or if you're not earning enough money to support you or your family, you may be entitled to a variety of financial benefits. You don't need to struggle, there is advice, help and financial relief available.

Problem	Contact
If you need help to understand if you are eligible for Universal Credit or you need help making your initial application	Department for Work & Pensions (DWP)
	Citizens Advice — Help to Claim
If you are currently receiving DWP benefits and need help or advice regarding your current benefits, with an existing claim, or to understand if you are eligible for other benefits	Department for Work & Pensions (DWP)
	Citizens Advice Bucks
If you are currently receiving council benefits and need help or advice regarding your current benefits or need help to understand if you are eligible for council benefits	Buckinghamshire Council Revenues & Benefits
	Buckinghamshire Council Housing Team

Help getting back into work

Trying to find a job can be tricky. Applying for vacancies but hearing nothing back and unsuccessful interviews can take their toll. If you're looking for help getting back into work, reach out.

Problem	Contact
If you are currently on Universal Credit or receiving other benefits and need help returning to work	Department for Work & Pensions

Problem	Contact
If you need help and advice about getting a job or returning to work	Bucks Skills Hub

Gaining new skills & training

Ever wanted to apply for a job but found you're missing a skill or qualification? It can be frustrating but there are opportunities to explore and help to boost your CV and job applications.

Problem	Contact
If you are currently on Universal Credit or receiving other benefits and need help with getting training / qualifications or learning new skills	Department for Work & Pensions
If you are not on benefits but need help and advice about getting training / qualifications or learning new skills	Bucks Skills Hub
	Buckinghamshire Adult Learning

Help in a crisis

Being in a crisis can leave you feeling anxious, scared and alone. Get the right help and support to keep you safe and get you back on track.

Problem	Contact
If you are homeless or at risk of becoming homeless (including if you are a refugee or asylum seeker)	Buckinghamshire Council Housing Team
If there has been an unforeseeable serious emergency or crisis, and failure to get assistance will mean there is a significant risk of harm coming to you or your family	Buckinghamshire Council Helping Hand
If you need help and advice regarding your mental health and wellbeing	Buckinghamshire Mind Wycombe Mind

Contact Details

Citizens Advice Bucks

Phone: 0808 278 7938

Web: citizensadvicebucks.org.uk

Citizens Advice – Help to Claim

Phone: 0800 144 8444

Web: citizensadvice.org.uk/benefits/universal-credit

Citizens Advice – Energy advice

Phone: 0808 223 1133

Web: citizensadvice.org.uk/consumer/energy/energy-supply/

Buckinghamshire Council

Customer Service Centre

Phone: 0300 131 6000

Web: buckinghamshire.gov.uk

- **Helping Hand**

Phone: 01296 531151

Web: buckinghamshire.gov.uk/helping-hand

- **Housing Team**

Phone: 01494 421212

Web: buckinghamshire.gov.uk/housing-and-benefits

- **Revenues & Benefits**

Phone: 01494 412227

Web: buckinghamshire.gov.uk/housing-and-benefits

Bucks Skills Hub

Phone: 01494 927130

Web: bucksskillshub.org

Buckinghamshire Adult Learning

Phone: 01296 382403

Web: adultlearningbc.ac.uk

Department for Work & Pensions (DWP)

- For Universal Credit eligibility or help making your initial application
Phone: 0800 328 5644
Web: gov.uk/universal-credit/eligibility
- Help or advice regarding existing benefits / claims, or to understand if you are eligible for other benefits
Phone: 0800 169 0310
Web: gov.uk/contact-jobcentre-plus/existing-benefit-claims
- If you need help returning to work, getting training / qualifications or learning new skills contact your Work Coach

Christians Against Poverty

Phone: 0800 328 0006

Web: capuk.org/i-want-help

Buckinghamshire Mind

Phone: 01494 448279

Web: bucksmind.org.uk

Wycombe Mind

Phone: 01494 448279

Web: wycombemind.org.uk

**For details of other organisations that
can offer support, advice and activities
in your area, please visit:
directory.buckinghamshire.gov.uk**





Countywide information

The Financial Insecurity Partnership has been developed with key partner organisations including those from the voluntary and community sector (VCS), Department for Work and Pensions, Buckinghamshire Council and housing associations, to give greater focus to the specific issues faced by residents in Buckinghamshire relating to financial insecurity. A number of partners have been involved as part of this. For a full list please visit www.buckinghamshire.gov.uk/backontrack



www.buckinghamshire.gov.uk/backontrack



Buckinghamshire
FINANCIAL INSECURITY
PARTNERSHIP
