Are you worrying about money problems?

There is a range of support available, if you're having money problems during the coronavirus emergency. Contact Three Rivers District Council if you need support accessing food.

Employment, financial and housing advice

The Citizens Advice Service can help with enquiries about:

- employment, self-employment and worries about working
- benefits, debt and being unable to pay for bills/utilities
- rent, mortgages and Council Tax
- court orders

In Three Rivers, they're providing telephone and online support. You can contact them on:

03444 111 444 Monday to Friday 10am - 4pm
Visit the National website **www.citizensadvice.org.uk** or the local website **www.threeriverscab.org.uk** Search for your local branch, get online advice about debt and much more.

Citizens Advice consumer helpline 0808 223 1133 or Textphone **18001 0808 223 1133** Monday to Friday 9am - 5pm.

Council Tax and Housing Benefit

A number of discounts are available for paying Council Tax. You can read more and apply online by visiting **www.threerivers.gov.uk**, or get advice from our Benefits Team by emailing **benefits@threerivers.gov.uk**. Please access the information you need online - if you are unable to find what you need online call **01923 776611**.

If you need a British Sign Language interpreter, call the textphone number. An adviser can arrange for an interpreter to translate for you over a video call.





Universal Credit

If you are on a low income or out of work, you may be eligible for Universal Credit to help you with your living costs. Visit **www.gov.uk/universal-credit** for information on how to make a claim, applying for an advance on your first payment and reporting changes of circumstances.

Universal Credit helpline **0800 328 5644** or Textphone **0800 328 1344** Monday to Friday 8am - 6pm

Text relay: if you cannot hear or speak on the phone **18001** followed by **0800 328 5644** and you will then be connected to a Relay Assistant who will help you carry out the call.

Help to Claim through the Citizens Advice Service can support you in the early stages of your Universal Credit claim, from the application, through to your first payment. Free National Help to Claim phone service **0800 144 84444** or Textphone **18001** followed by **0800 144 84444** Monday to Friday 8am - 6pm

Utilities

If you cannot afford to top up your gas or electric because you are ill or have been advised to self-isolate, your gas or electric supplier should help you find other ways to keep your energy supply connected.

Contact your energy supplier directly to discuss ways to arrange this.

Read more on the Citizen's Advice website **www.citizensadvice.org.uk**

Money Advice

Hertfordshire County Council's **Money Advice Unit** has a series of online factsheets about benefits and where to go for money advice, including benefits and financial advice for people affected by coronavirus.

Visit www.hertfordshire.gov.uk for more information.

Money Saving Expert provides people with information on saving money in the form of deals and tips. The website is updated with financial advice for those who are struggling during the corona virus pandemic.

To find out more visit www.moneysavingexpert.com

Turn2 us is a national charity providing practical help to people who are struggling financially. They provide information and support about welfare benefits and charitable grants. The **Turn2 us** Helpline **0808 802 2000**. Monday to Friday 8am - 6.30pm, Saturday 9am - 1pm. Visit **www.turn2us.org.uk** for more information.

You can also access information via the **National Money Advice Service**. Call the national helpline **0800 138 7777**, Monday to Friday 8am - 6pm or visit **www.moneyadviceservice.org.uk**