## Information, tips and updates to help you cope

Financial Lives

Introduction Spring 2022

At Citizens Advice Daventry & District, our advisers and caseworkers can give you support and advice on a wide range of issues from welfare benefits and debt advice to housing, employment, immigration and community health.

We are trained to support people with mental health conditions and/or disabilities and provide a fully accessible service to the community as as whole.

# Information

## The Energy Crisis

The energy price cap that is set to protect us from excessive energy costs is to rise again in April 2022. This is likely to force many poeple into fuel poverty. Now is the time to prepare to budget more for energy if you are not already doing so.

If you are struggling and need support, contact your energy company or Citizens Advice.

## Household Support Fund

There is currently a fund to support those in financial hardship with buying food and/or putting energy on pre-payment meters. You need to show ID with proof of address to be awarded. You can apply until 31st March.

West Northamptonshire Council: 0300 126 7000

Northampton Citizens Advice: 0808 196 9443.

or you can apply online at

[www.westnorthants.gov.uk/coronavirus-covid-19/household-support-fund](http://www.westnorthants.gov.uk/coronavirus-covid-19/household-support-fund)

Personal Independence Payments (PIP)

There are significant delays in the time between applying for PIP and getting an assessment. If you need help applying or have questions about PIP, you can contact Citizens Advice.

There is a common myth about PIP that you cannot claim PIP if you are working. This is not the case - your entitlement is not based on your income like other benefits.

## Breathing Space from your debts

Breathing Space gives people temporary protection from most types of debt collection while they take action to get on top of their debts. You can apply through a debt adviser for sixty days’ Breathing Space. You must continue to

engage with your debt adviser and not take out any new borrowing over

£500 in this time. You’ll also have to continue to make certain types of payments, including ongoing housing costs, utility bills, and taxes.

Interest and fees will be paused on debts included in Breathing Space while these conditions are met. For more information go to: [www.nationaldebtline.org/fact-sheet-library/breathing-space](http://www.nationaldebtline.org/fact-sheet-library/breathing-space)

# Two tips to help on manage your debt

## Communication is key

A lot of the time, it seems easier to ignore your debts and creditors. During this time, the debt is continuing to escalate in the background. The best thing to do is communicate with your creditors.

If you find this difficult, ask for help from friends, family or talk with us at Citizens Advice

## Get Help

If you are finding it difficult to manage your debts or finances, trusted family and/or friends can help you. There are also local

charities than can help and provide support, tailored to your own needs.

Citizens Advice in Daventry can help with all aspects of advice, including specialist debt, finance and benefits advice.

# Contact us

## You can get help in a number of ways:

* Attend our drop-in service
* Book a face-to-face appointment
* Send an email via our website
* Call the telephone Adviceline
* Request a call-back on our answer machine
* We can even offer a home visit if you have difficulty accessing our offices.

## You can visit us at

The Abbey, Market Square, Daventry NN11 4XG

Monday: 10am-3pm

Tuesday: 10am-3pm Wednesday: 10am-3pm Thursday: Closed

Friday: 10am-3pm

**0808 278 7899**

To speak to a telephone adviser

**01327 701646**

To request a call back

### enquiries@cadd.uk

To submit an email enquiry

**Visit our website at**

citizensadvicedaventryanddistrict.co.uk



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