

Citizen's Advice Bureau- Finance Options

Should you find yourself struggling with your finances and in need of help, the Citizen's Advice Bureau can help you free of charge and have the authority to put things in place to alleviate immediate pressure.

If you need their help, once you have contacted them they will offer you an in person or telephone appointment.

You will be taken through a financial statement where you will need to list both your income and outgoings.

You will be asked to supply bank statements, so the advisors can assess if any changes can be made. They will look at your spending habits, all of your debts and outgoings and then establish what your priority debts are, they will advise you what you have to lose by not paying each debt and formulate an individualised plan.

They can then place you into '**Breathing Space**'. A government scheme designed to give you time to receive debt advice and find a solution to sort your debt problems. This is what happens for 90% of clients advised by the organisation. It's gives you a period of 60 days. Further information on breathing space can be found here [Debt Respite Scheme \(Breathing Space\) guidance for money advisers - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/debt-respite-scheme-breathing-space-guidance-for-money-advisers).

There are certain debts that can't be placed into 'Breathing Space' including court fines.

A little known offering is DRO or Debt Relief Order. It's alternative to an IVA or individual voluntary arrangement where you pay only a one off fee of £90 and your debts are written off. In order to qualify for this you need to have debts under £30,000 and assets of no more than £2000. [How to get a Debt Relief Order \(DRO\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/how-to-get-a-debt-relief-order-dro).

This stays on your file for 5 years but you can open a new bank account following a DRO, there is no freeze on your bank account.

Medway Citizen's advice are also offering an Energy help project for people on pre - payment meters.

You can obtain a voucher towards fuel, if you are in need. The first voucher will be given no questions asked. If you require a second voucher, you will be asked to go through a financial statement. And a third voucher may potentially be given following a full benefit calculation.

They can also assist with Housing and provide advice on the bedroom tax and the benefit cap.



If you are in immediate need of food they can issue a foodbank voucher, you will need to show your bank statement on that day as proof you have no means to pay for food.

Medway council household support scheme can offer help towards household expenses for residents.

[What we can award and how | Household Support Fund | Medway Council](http://www.medway.gov.uk/info/200131/council_tax_and_benefits/1481/household_support_fund/2)

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They can offer help with:

- Food and home essentials
- School uniforms
- Energy
- water
- Essentials linked to energy and water
- Housing costs in exceptional circumstances, but not mortgages.

Please see the link above for information on the amounts available and how to claim.

Citizen's advice Medway is open 9-4pm Monday to Thursday and 9 - 3pm on Friday's they can help with a variety of issue's including -

- ·Employment
- ·Relationships
- ·Benefits
- ·Housing
- ·Neighbourhood disputes
- ·Contact advice
- ·Form filling

If they can't help with something they will most probably know who can. They cannot help with legal paper work as they are not qualified to do so.

Their contact details are as follows -

Citizen's Advice Bureau

Third Floor,

Kingsley House,

37-39 Balmoral Road,

Gillingham,

Kent,

ME7 4PF

01634 383760

Info@medwayadvice.org.uk

