Help! I'm in debt!

If you have debt that you are struggling to afford, you can get back in control with the right help. We have an in-house money advisor who can help you draw up a manageable budget and, if needed, sign-post you to an independent specialist. Their advice is free and confidential and you can contact them directly too on:

0808 808 4000 National Debtline 0800 138 1111 StepChange: 0117 9543990 Talking Money: 0344 848 7919 **B&NES CAB:** 0344 411 1444 Bristol CAB: 0344 488 9623 Mendip CAB: 0344 411 1444 North Somerset CAR: 0344 411 1444 Wiltshire CAB:

Check your rent account and more at MyCuro

Get in touch

What do you have you to lose? And what might you gain? Call 01225 366000 or email customeraccountshelp@curo-group.co.uk Our friendly team look forward to hearing from you!

Curo

Book it, pay it, check it - get things done quicker at MyCuro
www.curo-group.co.uk/mycuro

Live chat, Facebook, Twitter, email & more www.curo-group.co.uk/contact

T: 01225 366000

If you would like this information in an alternative format please get in touch.



Money Matters

If you're a Curo resident and need help with money or navigating the benefits system, read on...



Cost of living

Average family bills

- Not having a cooker costs a customer £2,100 a year in additional food costs
- Not having a fridge freezer costs about £1,300 a year
- Living without a washing machine adds £1,000 a year in washing expenses
- Living with faulty or inefficient white goods adds over £100 to energy bills

Living without essential household appliances? This not only impacts wellbeing but financial wellbeing.

We want to help, pick up the phone and talk to our friendly team who will see what support is available to you.

Are you affected by the 'benefit cap' or 'bedroom tax'? Is this putting you into financial difficulty?

Give us a call - there are many ways we can help you.

Money matters - we're here for you!

Making a Universal Credit claim?

We have specialists in our Customer Accounts team who can help you when making a Universal Credit claim.

Need help finding employment or help with a new career?

Contact Curo's Workwise team to find out what options are right for you. You can either call us on 01225 366000 or email workwise@curo-group.co.uk

Getting all you're entitled to?

It's estimated that over £15 billion is being unclaimed by low income households across the UK. Are you receiving everything you're entitled to? Did you know you might be eligible even if you're working?

Check you're receiving all the benefits you're entitled to and manage your finances using our handy online benefits calculator at www.curo-group.co.uk/calculators



Live in Bath & North East Somerset or South Gloucestershire and looking to move?

Talk to us about our free Passport to Housing service which will help you get your finances sorted so you're ready to move. On average we've put over £3,500 back into the pockets of each person using this service. Search Curo Passport to Housing.

www.curo-group.co.uk/passport

Thinking about ending your tenancy, or need to end a relative's tenancy?

We're on hand to give you expert advice and make the process as smooth as possible. www.curo-group.co.uk/endingtenancy

Help with food and fuel

If you're in financial difficulty we can access foodbank parcels and, at certain times of the year, fuel vouchers too.

- Please don't suffer in silence.

Charity and grant applications

We can also help you apply for discretionary grants or other sources of help from charities. We'll help you gather income and expenditure information and bank statements you'll need.