

Citizens Advice Copeland Millom Newsletter

April 2024

High Sheriff's Award

We have recently been presented with an award from the High Sheriff of Cumbria, Samantha Scott:

"Congratulations on your award this morning recognising the exceptional work of your organisation. It has been a privilege to have met you during my year as High Sheriff."

To be recognised like this and to receive an award for all our hard work means a lot to all of us here at Citizens Advice Copeland!



Scams Awareness Campaign

A scam is a scheme to con people out of money

There are lots of different ways scammers do this, from tricking people into giving them personal details, to impersonating an official organisation like a bank to get people to directly hand over money.

Warning signs of a scam:

- It seems too good to be true
- Someone you don't know contacts you unexpectedly
- You're being urged to respond quickly
- You've been asked to pay for something urgently or in an unusual way
- You've been asked to give away personal information

How to keep yourself safe from scams

- Check the signs of fake online shops
- Don't click on or download anything you don't trust
- Be careful about giving personal information away
- Check if your details have been shared online
- Make your online accounts secure
- Pay by debit or credit card

What to do if you've been scammed

If you've been scammed, you need to:

- protect yourself from further risks
- check if you can get your money back
- report the scam

For more advice on scams scan this QR code



The National Red Index

We are going to be supporting the Red Index Campaign.

For the first time, National have used the unique data from the people we help at Citizens Advice to estimate how many people across the country are trapped in a negative budget.

They are calling it the National Red Index, and it's a new way of understanding living

standards. It uses detailed data from more than 300,000 people who have come to us for debt advice to understand what people at the sharp end of the living standards squeeze actually spend on costs like food, clothes and energy. It then uses national survey data on people's incomes and fixed costs - things like rent and council tax - to determine how many people can't afford their essentials, even if they were to cut their spending to the same levels as our debt clients.

Support with the cost of living

Cumberland Council have provided local information on a range of helpful topics to support you with the cost of living.

You might feel worried or find yourself in a position you have never experienced before, but please don't wait for problems to get worse, there are many local and national organisations that can help. For help with the cost of living visit:

<https://legacy.cumberland.gov.uk/costofliving/>

CVS Volunteer & Trustee Recruitment Event

We will be at Thwaites Village Hall, The Green, Millom on the 25th April from 2-5pm. If you would like to learn more about our volunteering opportunities come and along and see us!

Would you like to help people increase their money management skills?

We are looking for people to join our team of volunteers who can help us to make a difference!

More and more local Citizens Advice centres are working in their communities to help people to improve how they manage their money by holding financial education sessions.

Our Financial Wellbeing volunteers are involved in the following:

- Holding training sessions on budgeting, borrowing, saving and banking
- Helping with national awareness events like Energy Savers Campaign, National Consumer Campaign and Scams Awareness Week
- Assisting the trainer
- Giving administrative support

- Helping with marketing and publishing sessions
- Working with our clients to find out how much we help them
- Assist with email advice

Time commitment: We can be flexible about the time spent and how often you volunteer so come and talk to us.

How to apply to be a volunteer with us

If you would be interested in volunteering email advice@cacopeland.org or call **01946 693321** and we will be happy to either email or post you an application form.

or scan the QR code

which will take you to our website for more information and the application form



Volunteer with us!



How you can access our services

Contact us to arrange a face to face or telephone appointment **01229 772395**

Email advice@cacopeland.org

Face to face appointments will be at our Millom office (pre-booked appointments only):
31 Wellington Street, Millom, LA18 4DG

Our website is packed full of information & advice that you can access anytime:
citizensadvicecopeland.org.uk

Find us on Social Media;
search Citizens Advice Copeland

