

Citizens Advice Copeland Community Newsletter



Nov 2024

We are 85!

We at Citizens Advice Copeland have recently celebrated our 85th Birthday on Wednesday 4th September. To celebrate this amazing milestone we have been doing some fundraising including a bake sale, tombola and a prize raffle. We would like to say a huge thank you to everyone who bought raffle tickets and donated prizes! We had a party on the day inviting all our past and present staff and volunteers who all enjoyed reminiscing over a cuppa and cake! We worked out that at our party collectively we had over 230 years service to Citizens Advice Copeland

there!! And that wasn't even all our staff or volunteers either! We have been giving advice to the residents of Copeland since 1939! We are an independent charity working for the whole of society in Copeland - whoever you are, whatever your problem. We are supported by volunteers who are at the heart of the communities they serve. We are campaigning on the issues that affect every single one of us. We are here for you with practical advice you can really trust, when you really need it. We look forward to many more years of providing support, guidance, and advice to those in need, and to making a positive impact on the lives of individuals and families in the local area.



Be Scam Aware

Did you know that financial scams are some of our most reported scams? It's not always easy to spot scams. Scammers are coming up with new ways to manipulate people into giving money. That's why it's important you know which signs to look out for and what steps you can take to protect yourself.

Here's 6 financial scams you need to look out for:

1. Investment scams

Scammers will offer you fake opportunities for investments and convince you to spend your money in markets such as cryptocurrencies.

Scammers often use fake celebrity endorsements to promote false investments on social media. Scammers can also make fake investment firms seem legitimate by setting up clone websites of real companies using their details and official branding.

2. Friend in need scam

It's only natural to feel worried if a family member or friend messages you urgently asking for money. But be wary as it that message asking for help could actually be a scammer pretending to be your loved one to exploit your kindness, trust and willingness to help.

Before replying to any unexpected messages

asking for financial support, such as sending money or bank details, make sure you stop, think about the request you got and verify if your family or friend actually contacted you by calling them directly.

3. Romance scams

Looking for love online? You can't always trust who's on the other side of the screen.

Make sure you pay attention to any red flags that come up when you're talking to someone new. Be wary if someone you met on a dating platform:

- Express sudden and strong feelings for you
- Wants to move conversations to more private channels like texting
- Avoids video calls and meeting you in person
- Requests for urgent money due to emergencies
- Ask you to share personal information

4. Pension scams

Cold-calling and unsolicited contact by email and text about pensions are illegal. Reputable firms won't contact you about your pension with offers.

The Pension Regulator shares 2 types of pension scams you should be aware of, as well as investment related pension scams:

- Being offered a free pension review. This might be a scam aiming to lure you to move your money from your secure pension pot into a high-risk scheme in business you might not know much about.

- Early pension release scams offer to help you release cash from your pension before you're 55 years old.

5. Debt help on social media

Social media is often used as a search tool for tips and advice, and scammers are targeting people on channels like TikTok. Some accounts like financial influencers are promoting solutions for paying back debts, such as Individual voluntary arrangements (IVAs), in a misleading way. The solutions give inaccurate advice which can put your finances at risk.

Influencer backed advice can't always be trusted as they could be paid to promote debt solutions. If you are facing debt, don't trust the advice you see on social media as it can be a scam or give you incorrect information.

6. Parking QR codes

In recent years scammers have turned to QR phishing. This is where fake QR codes are placed in areas such as car parks where you might scan and pay for your parking at ticket machines. People assume these to be genuine but are led to copycat sites after scanning. Their personal details and payment information are stolen and exploited for schemes like signing up for costly monthly subscriptions.

For more advice on how to Be Scam Aware scan this QR code



Scams Advice



Are you in debt to your energy supplier?

Speak to your energy supplier as soon as possible - your supplier has to help you and negotiate a deal that works for both of you.

Seek debt advice from a reputable charity or organisation such as Citizens Advice Copeland, StepChange or the National Debtline. Energy bill debt is classed as a 'priority debt' which means it should be dealt with before other debts such as credit card debt.

Save energy around your home by being more energy efficient.

There are some easy things you can do

around your home to save energy and money.

You could:

- Check your central heating controls
- Use your appliances more efficiently
- Keep heat inside your home

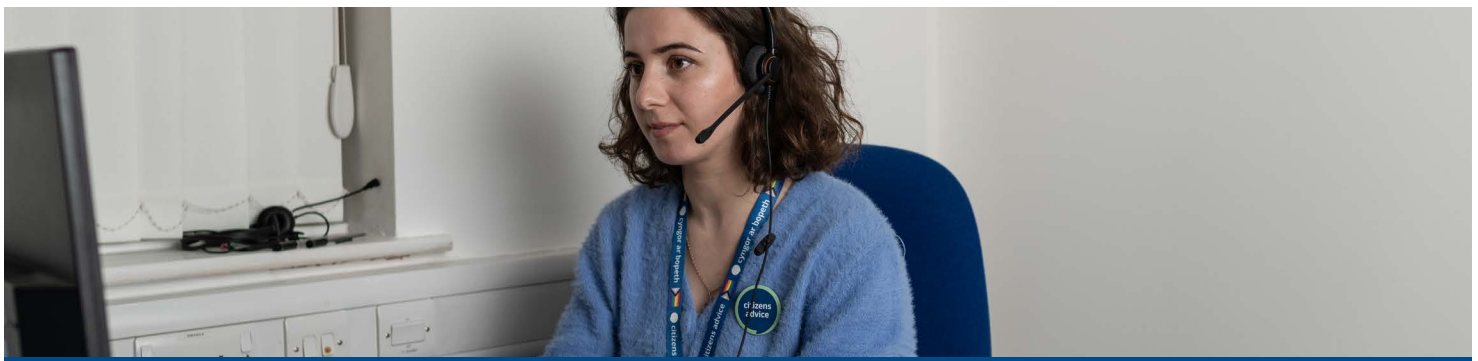
But make sure you keep your home warm enough so there's less risk of your home becoming damp and you getting ill. And make sure you keep essential appliances, such as your fridge, switched on.

For more energy advice scan this QR code



Energy Advice





Volunteer Advisers Needed!

All kinds of people contact Copeland Citizens Advice with all kinds of problems. The adviser helps clients to explain their problems and asks questions to clarify the situation. Advisers then use a comprehensive electronic information system and a variety of reference books to find out what the law says about the client's rights and responsibilities.

The adviser then has to explain to the client the options the client has, so that they can decide what to do about their problem.

Advisers also help clients by filling in forms, drafting letters, making phone calls and calculating benefits. A supervisor is always available to help advisers with difficult problems. All clients' cases are recorded by advisers so that we can offer an efficient service if the client needs further help.

All advisers receive training and support about how case recording is done in Copeland

Citizens Advice. Copeland Citizens Advice workers, along with workers in other local Citizens Advice, collect a lot of information on the different problems that clients have. This information is used by ourselves and national Citizens Advice to influence government policy or an organisation's practice.

Key Skills

- Have excellent communication skills
- Be able to work in a team
- Be able to read and write English, and do basic maths
- Be open-minded and non-judgemental
- Enjoy helping people

Time commitment:

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

Become a Fundraising volunteer!

Each local Citizens Advice is an independent registered charity reliant on money from local authorities, companies, charitable trusts and individuals.

As a fundraiser you will:

- Work with the local Citizens Advice team to meet fundraising targets
- Help with researching fundraising opportunities

- Organise fundraising events
- Help fill out and submit fundraising applications
- Put together presentations to give to potential funders

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!





Could you or someone you know be eligible for Pension Credit?

Pension Credit is a weekly boost to your income based on how much money you have coming in.

Are you eligible?

You might be able to get Pension Credit if you:

- Have reached state pension age
- Don't have too much income or savings
- Live in the UK

You can check if you're entitled to Pension Credit on our website or using the Pension Credit calculator on the gov.uk website.

It's worth applying even if you don't think you'll get much.

Winter Fuel Payment

Eligibility for the Winter Fuel Payment has changed this year.

Now, you'll only get the Winter Fuel Payment if you also get certain benefits including Pension Credit or Universal Credit.

If you're entitled to the payment, you'll get a letter in November if you haven't received one already and it's usually paid automatically.

You'll get £200 if you're aged under 80 or £300 if you're over 80.

Upcoming Community Outreaches

We're going to be at various outreach sessions over the next few months. At all our outreach sessions we promote the services we offer and if you come to us in need of help we can add you to our list for an adviser to contact you.

Here is a list of the outreaches we will be at in November, December and January:

Wednesday 13th November - Distington Warm Hub, Distington Club for Young People, 12-2pm

Wednesday 20th November - Egremont Welcome Space, The Meeting Place, Egremont Methodist Church, 11am-1pm

Monday 2nd December - Whitehaven Welcome Hub, United Reformed Church, Whitehaven 11am-1pm

Wednesday 11th December - Distington Warm Hub, Distington Club for Young People, 12-2pm

Wednesday 15th January - Whitehaven Family Hub on the Harbour, 1 Strand Street, Whitehaven, 10am-11am

To keep up to date with our upcoming outreaches visit our website:

www.citizensadvicecopeland.org



Follow us on TikTok!

We have a new TikTok account please find the link below if you would like to follow us:

[TikTok account](#)

Notice of Annual General Meeting

Citizens Advice Copeland

Date: Wednesday 20th November 2024 at 3pm

Venue: Phoenix Enterprise Centre

If you would like to attend please email us to reserve a place: advice@cacopeland.org