Money Confidence Resource Pack

citizens advice Copeland

citizens advice Allerdale

Sellafield Ltd

CUMBRIA COMMUNITY FOUNDATION

We are Citizens Advice in West Cumbria

We provide ***Free***, ***Independent***, ***Confidential*** and ***Impartial advice*** to everyone on their rights and responsibilities for the problems they face, no matter what they may be. We value diversity, promote equality and challenge discrimination.

We're here to help you with a range of issues such as:

- Managing debt
- Benefits
- Household bills
- Energy advice
- Housing problems
- Understanding rights at work
- Family/relationships breakdown
- Consumer issues
- Immigration

Find the advice you need in the best way for you

Our advice can be accessed by telephone, email or online

Telephone

For telephone advice

Copeland 01946 693321 (***Monday to Thursday 9am – 4pm)***

Allerdale 01900 604735 (***Monday to Friday (9am -4pm***)

Online

Visit our website for the most up to date information and updates

Allerdale

Visit Allerdale's website

Copeland

Visit Copeland's website

or find us on Social Media:

Email

If you prefer to email us please send details of your enquiry and how we can contact you to:

Copeland *advice@cacopeland.org*

Allerdale *advice@citizensadviceallerdale.org.uk*

Outreach

We have several outreaches in West Cumbria where you can come along and have a chat with one of our team about the query you are dealing with.

About this Resource Pack

Citizens Advice Copeland and **Citizens Advice Allerdale** are committed to supporting people to improve their financial capability. That means supporting people in managing their finances effectively and taking responsibility for their own financial decisions.

For those who are unable to attend our Money confidence sessions we have developed this Money confidence resource pack. Our Money confidence resource pack will provide you with all the information, tools and tips you need to help improve your current financial situation and going forward.

If you do feel that you would like to attend one of our Money Confidence sessions either now or in the future please do not hesitate to contact us. Our friendly team is on hand to help and support you to improve your knowledge and skills, in managing your money more effectively.

For more information on the workshop please call or email us - see contact details on the previous page.

Table of contents

Tips to help you manage your budget

A budget is a financial plan that manages income and expenses over a specific period, like a month or a year. It helps individuals understand their spending habits and make informed financial decisions, like managing debt or saving for the future. A budget is crucial for avoiding overspending and ensuring that expenses don't exceed income.

Good reasons to have a budget:

- Keeping track of where your money is going
- Reacting to debt or avoiding debt
- Working out how much money you can save
- Checking if you can afford something
- Preparing to move into a place of your own
- Preparing for starting a job
- Dealing with losing a job
- Preparing for a new baby
- Preparing to move in or out with partner
- Avoiding overspending or going into debt

Tips for making a budget:

- Work out your total income
- Check if you are claiming all the benefits you are entitled to
- Note down the amount you spend on essential outgoings
- Write down how much you spend on day to day living
- Allow an amount for occasional outgoings
- Try to save something each time you get paid
- Ensure that both your income and outgoings are worked out over the same time frame
- Add up both of the total amounts for income and outgoings
- Review this regularly

Budgeting tools:

- Budgeting apps - If you have a smartphone, there are many apps available to help you start budgeting
- Spending diary - Keeping a spending diary can help you see where you are spending your money on a day to day basis, plan for it within your budget and/or reduce it.
- Budget Planner - Provides a visual guide to your incoming and outgoings.

Budget Planner

INCOME (after tax) - A Weekly/Monthly			
Your pay		Income from interest	
Partners pay		Income from investments	
Pension income		Maintenance	
State benefits		Other income	
Council Tax support		**Total income (A)**	
SPENDING - B			
Household		**Leisure**	
Household shop		Going out/take-aways	
Mortgage		Alcohol	
Secured loans		Smoking/Vaping	
Rent/Service charge		Holidays	
Council Tax		Gym/sports	
Electricity		Books/Papers/Subscriptions	
Gas		Other	
coal, oil, calor gas		**Care and health costs**	
Phone/Internet/TV		Childcare	
Mobile phone		Child maintenance	
TV Licence		Adult care costs	
Water		Prescriptions/healthcare	
Financial products		**Travel**	
Loan/card/HP/BNPL		Public transport	
Pension payments		Car (inc Tax/MOT/Service)	
Savings being made		Other transport costs	
Life insurance		**Other spending**	
Buildings insurance		Clothing & footwear	
Contents insurance		Toiletries	
Car insurance		Medicines/Prescriptions	
Health insurance		School costs (uniforms, trips)	
Mobile phone insurance		Other	
Pet insurance		Total spending (B)	**£**
Total income (A)			**£**
Total spending (B)			**£**
Balance (A – B)			**£**

Basic Spending Diary

Outgoings	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Item and Amount (£)							
Item and Amount (£)							
Item and Amount (£)							
Item and Amount (£)							
Item and Amount (£)							
Item and Amount (£)							
Item and Amount (£)							

Listing your debts Step 1:

Collect together all the information about your debts, and put them into separate folders. These include things such as contracts, bills, statements and debt letters.

Your debts might be:

- rent arrears
- credit card debts
- council tax arrears
- gas and electricity
- water

Listing all your debs step 2:

After writing down each debt, expand on the information.

Add things such as:

- who you owe the money to i.e. your creditor
- when you first missed a payment
- how much you owe - this might be in a recent statement
- your account or reference number - this might be at the top of your statement
- what the creditor has done to get the money back - for example, sending you letters or taking you to court

Try not to worry when you see all your debts written down - the important thing is that you're sorting them out.

Check if you should contact your creditors

Your creditors have a limited time to take you to court to repay a debt. For most debts, the time limit is 6 years. The time limit restarts if you write to your creditor or make a payment. If you haven't got court papers after 6 years, your creditor usually can't take you to court.

Check if the time limit has passed or will pass soon. If you're not sure, get help from your nearest Citizens Advice.

What to say to your creditors

You should usually try to contact your creditors - unless the time limit for them going to court has passed or will pass soon.

Tell them you're trying to deal with your debts. Ask them to:

- confirm all the details of your debts
- stop chasing you for payments while you work out what you need to do
- stop adding interest and charges so the debt doesn't get any bigger
- let them know that you're receiving help from Citizens Advice or waiting for an appointment

It's usually better to write or send an email, so you have a record of what they say. You can use our template letter to help you write to them: ***https://www.citizensadvice.org.uk/debt-and-money/template-letters-to-creditors/Holding-letter/***

Don't write to your creditors if your debt is old and you think it might be statute-barred or soon will be.

‘Statute barred’ is when a creditor takes too long to take action to recover a debt. This means that they can no longer take court action to retrieve the money you owe them. In other words, your debt is written off even though it still exists. Check out our ‘Statute-barred’ guide for more information.

Priority debts

Whenever considering your payments, priority bills should come first as falling behind can lead to priority debts which can cause particularly serious problems. These include losing your home, being cut off from essential supplies like gas or electricity, having essential possessions taken away, or being sent to prison.

Priority debts include:

- Rent arrears
- Mortgage arrears
- Council tax arrears
- Gas and electricity
- Phone or internet bills
- TV licence payments
- Overpaid Tax Credit
- Court Fines
- Unpaid income tax or VAT
- Essential hire purchases (e.g. car for work purposes)

Non-priority debts

You can’t be sent to prison or be evicted for not paying non-priority debts. However, if you don’t pay without an explanation, the people you owe money to, known as creditors, may take you to court. If the debt is not paid when the court has ordered it, the creditors can take further action. For example, the creditors can get another court order which allows them to send bailiffs around to take items the debtor (the person with the debt) owns away. These will be sold to cover the debts. Creditors must get an order from the court before they can send bailiffs for non-priority debts.

Examples of non-priority debts are:

- credit card or store card debts
- catalogue debts
- unsecured loans, including payday loans
- overdrafts
- unpaid water bills - your supplier can’t cut off your water supply, but they can install a water meter instead or use court action to get you to pay the debt.
- overpayments of benefits - apart from tax credits
- money owed to private businesses such as vets, nurseries, solicitors, garages, builders and funeral directors

Tips for dealing with debt:

- Don't ignore the problem
- Make the most of your income
- Tackle your priority debts first
- Work out your personal budget
- Get in touch with your creditors straight away and explain your situation
- Work out a reasonable offer for each creditor.
- Don't give up trying to agree on an offer, even if creditors are difficult.
- Don't borrow money to pay off your bills without thinking carefully.
- Get advice from your local Citizens Advice
- Keep copies of letters and papers you send or get.

Savings

Building a savings habit:

- Record your outgoings-Before deciding how much you can afford to save, you need to know how much you spend every month.
- Choose something to save-If you have a goal, it will give you more of an incentive to save.
- Start small-It doesn't matter how much you can afford to save, just get into the habit of putting the same amount aside regularly.
- Budget-Make saving part of your spending plan.
- Save the difference- For example, if you decide to stop buying a coffee every day on the way to work, try putting the £2 you save into a pot instead.
- Make it automatic-Set up a monthly Direct Debit straight into
- your savings account.
- Take advantage of technology-Many savings apps help you set goals and save towards them.
- Review-Make sure you regularly review your savings to check whether you need to increase or decrease the amount you are putting aside.
- Make it visible-Whether it's a jar full of coins or an online account you check every month, make sure your savings are visible. Seeing your savings grow will encourage you to save more!
- Be strong -Establishing a regular savings habit can be difficult at first. It might take you a while to get into a routine that suits you, the main thing is to keep going!

Saving challenges for you to try:

- The 1p savings challenge - Increase the amount you save every day by 1p. Start by putting away 1p, then 2p, and so on. Keep it up and in 1 year, you'll have saved £667.95!
- Financial and physical health challenge- Why not tie it into a savings challenge for extra incentive? For example, if you're starting a weight loss journey – you could save £1 for every pound you lose.

Income Maximisation & reducing expenditure

Increase your income:

- Check you're claiming the benefits you're entitled to
- Check if you can get a grant from a charity or fund
- Check whether you can get claim any tax allowances
- Can you claim child maintenance?
- Check if you can get any help with school costs
- Check if you can get help with childcare costs
- Can you find a job or increase your hours?
- Could you access your pension pot?
- Could you rent out a spare room to a lodger?
- Can those who are staying with you help by contributing to your bills?

Reduce your expenditure:

- Can you cut down your mortgage costs?
- Can you get help with your rent costs ?
- Are you entitled to council tax discount?
- Can you save money on your gas and electricity?
- Can you save money by changing to a water meter?
- Shop around for the best insurance deals for all of your insurances
- Can you get a better deal by switching your telephone, TV, internet or mobile provider?
- If you're on benefits you can check if you qualify for a social tariff
- If you're on benefits you may get help with health costs, dental treatments and sight tests
- Check if you can get help with travel for NHS treatment

Income and Expenditure Tick Sheet

Increasing your income

	Ways you can increase your income	The website address
☐	Check you're claiming all the benefits and tax credits yowu're entitled to	www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get
☐	Check what benefits you can get if you're sick or disabled	www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers
☐	Check if you can get a grant from a charity or benevolent fund	https://grants-search.turn2us.org.uk
☐	Check whether you can get a tax refund, claim any tax allowances or find out more about income tax	www.gov.uk/topic/personal-tax/income-taxwww.taxaid.org.uk/guides/information www.gov.uk/claim-tax-refund www.gov.uk/income-tax-rates www.taxaid.org.uk/guides/taxpayers
☐	Find out how to go about claiming child maintenance	www.citizensadvice.org.uk/family/children-and-young-people/child-maintenance
☐	Check if you can get any help with school costs	www.citizensadvice.org.uk/family/education/school-education/help-with-school-costs
☐	Check if you can get help with childcare costs	www.moneyhelper.org.uk/en/family-and-care/becoming-a-parent/help-with-childcare-costs
☐	Check if you could have an unclaimed child trust fund for a child who has now turned 18	www.gov.uk/child-trust-funds/find-a-child-trust-fund
☐	Can you find a job or increase your hours? Estimate your tax to find out how your income could change and check how this change will affect any benefits you receive	www.gov.uk/estimate-income-tax www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get
☐	You're over the age of 55 you could access your pension pot. You should get independent information and advice before taking any money from your pension pot. Free independent guidance is available from Money Helper	www.citizensadvice.org.uk/debt-and-money/pensions/nearing-retirement/what-you-can-do-with-your-pension-pot (for independent information about your options and how they can affect you) www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise
☐	Could you rent out a spare room to a lodger? Think about how this could affect you first	https://www.citizensadvice.org.uk/housing/lodging-and-subletting/lodging-and-subletting/landlords-of-lodgers/taking-in-a-lodger-what-you-need-to-think-about-first/
☐	Get help with savings if you're receiving Universal Credit and you had take home pay of £1 or more in your last monthly assessment period	www.gov.uk/get-help-savings-low-income

	Ways you can increase your income	The website address
☐	Can you claim compensation for an injury? Do you have any other possible claims? Are you about to receive a lump sum payment, for example redundancy or a backdated benefit?	www.citizensadvice.org.uk/law-and-courts/personal-injuries/ If you're not sure, please talk to your adviser
☐	Other ways you may be able to boost your income	www.moneysavingexpert.com/make-money
☐	Can those who are staying with you help by contributing to your bills?	

Cutting down on your bills and spending, including cost of living support

	Ways you can reduce your spending	The website address
Information and support available for the cost of living		
☐	General information	https://www.citizensadvice.org.uk/debt-and-money/cost-of-living/get-help-with-the-cost-of-living/ www.moneysavingexpert.com/family/cost-of-living-survival-kit
Housing and council tax		
☐	Can you cut down your mortgage costs	https://www.citizensadvice.org.uk/debt-and-money/mortgage-problems/cutting-down-your-mortgage-costs/
☐	Can you get help with your rent costs	www.citizensadvice.org.uk/housing
☐	Check if you can pay less council tax Ask your adviser for more information.	www.citizensadvice.org.uk/housing/council-tax/check-if-you-can-pay-less-council-tax www.moneyhelper.org.uk/en/homes/buying-a-home/how-to-save-money-on-your-council-tax-bill www.moneysavingexpert.com/council-tax-government-grants
☐	Could you ask your local authority to pay council tax over 12 months instead of 10	www.gov.uk/council-tax/paying-your-bill
Gas Electricity and water		
☐	Can you get help paying your water bills Check if you can save money by changing to a water meter	www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/help-with-paying-your-water-bills www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/help-if-your-struggling-to-pay-your-water-bill

	Ways you can reduce your spending	The website address
☐	Can you save money on your gas and electricity Could you get any grants, discounts or extra help from your supplier Can you use less energy or make your home more energy efficient?	www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/save-money-on-your-gas-and-electricity www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills www.moneyhelper.org.uk/en/everyday-money/budgeting/save-money-on-your-gas-and-bills www.moneysavingexpert.com/energy AND www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy www.energysavingtrust.org.uk/energy-at-home
Insurance		
☐	Shop around for the best insurance deals for all of your insurance; including your house (building and contents), life, car, travel and health	www.moneyhelper.org.uk/en/everyday-money/insurance www.moneysavingexpert.com/insurance
☐	Check that you still need your insurance and whether it gives you more cover than you need	
Banking and financial services		
☐	Banking and savings (links cover types of bank account, choosing a bank account, banking problems and more)	www.citizensadvice.org.uk/debt-and-money/banking www.moneyhelper.org.uk/en/everyday-money/banking www.moneysavingexpert.com/banking
☐	Getting independent financial advice	www.citizensadvice.org.uk/debt-and-money/getting-financial-advice
Landline, TV, internet and mobiles		
☐	Can you get a better deal by switching your telephone, TV, internet or mobile provider If you're on benefits you can check if you qualify for a social tariff	www.citizensadvice.org.uk/consumer/phone-internet-downloads-or-tv/switch-broadband-phone-or-tv-provider www.ofcom.org.uk/news-centre/2021/struggling-to-afford-phone-or-broadband-social-tariff-could-help? www.moneysavingexpert.com/broadband-and-tv www.moneysavingexpert.com/mobiles
Travel		
☐	Check if you can get help with travel for NHS treatment	www.nhs.uk/nhs-services/hospitals/going-into-hospital/how-to-organise-transport-to-and-from-hospital

	Ways you can reduce your spending	The website address
☐	If you travel by train, can you get a railcard or a refund for a cancelled or late train? Can you split your train ticket to save money?	www.railcard.co.uk www.citizensadvice.org.uk/consumer/holiday-cancellations-and-compensation/getting-a-refund-for-a-cancelled-or-delayed-train www.moneysavingexpert.com/travel/cheap-train-tickets
☐	Check whether you can reduce the cost of travel if you're disabled	www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/help-for-disabled-travellers1
☐	Look for other ways to reduce your travel costs, like searching locally for cheap fuel, use bus passes or travel cards, travel off peak, car share, or travel by bicycle or walk	www.moneyhelper.org.uk/en/everyday-money/buying-and-running-a-car/cut-your-car-and-train-costs www.moneysavingexpert.com/travel
Health		
☐	Check if you can save money on prescriptions. If you're on benefits you may also get help with health costs, dental treatments and sight tests	www.nhs.uk/nhs-services/help-with-health-costs www.gov.uk/help-nhs-costs www.nhsbsa.nhs.uk/nhs-low-income-scheme
☐	If you're pregnant or have young children, check if you can get free vouchers to buy food and milk	www.healthystart.nhs.uk/
Budgeting		
☐	Use budgeting tools, planners and guides, including calculators that help you plan for life changes, such as saving, planning for a baby or retirement, or planning for Christmas	www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget www.moneyhelper.org.uk/en/everyday-money/budgeting www.moneysavingexpert.com/banking/Budget-planning www.moneyhelper.org.uk/en/tools-and-calculators www.moneysavingexpert.com/shopping
Impartial and free sources of information		
☐	There are other tips on saving money in these free and independent websites along with resources that can help you keep track of your money, shop around, pay less and connect you with help if things go wrong	www.moneyhelper.org.uk www.moneysavingexpert.com www.which.co.uk/money www.citizensadvice.org.uk www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue

Energy Savvy

How energy savvy are you? Ask yourself:

- Who provides you with your gas and electricity?
- Do you know what tariff you're on?
- How do you pay for your gas and electricity?
- Do you know any money-saving tips for your gas and electricity?

Energy saving tips

- Are you with two different suppliers for your gas and electricity? Often, suppliers will offer a discount for supplying both gas and electricity.
- Check that you are getting the best deal. Check tariffs from the various energy companies. To do this, you could use an accredited price comparison site.
- You may want to consider paying by monthly direct debit. Often, energy companies will give a discount if you pay by monthly direct debit.
- Some of the best tariffs are only available as Online Energy Plans. This is where the customer manages all of their bills, payments and meter readings online.
- Check to see if your house is well insulated and draught-proofed.
- Use low energy light bulbs
- Close your curtains to keep in the heat
- Switch off lights when leaving the room
- Use the right hob size for the pan that you are cooking with
- Switch off lights when leaving the room
- Only boil the water you require when boiling the kettle
- Cook food in batches in the oven, and eat for lunch/dinner the next day
- Wash laundry at 30 degrees
- Turn appliances off at the wall
- Keeping lids on pots and pans whilst waiting for water to boil or food to heat will save time and energy
- Don't put hot food in the fridge, wait until it cools down or the fridge will have to work harder to cool things down.
- Turn off appliances at wall and unplug the mobile charger when not charging mobile
- Tuck curtains in so that your heating is funnelled into the room, not towards the windows
- Don't leave computers or laptops on standby
- Use a thicker duvet during winter to stay warmer without having to turn the heating up
- Don't charge electric toothbrushes continuously: it uses up electricity needlessly
- Immersion heater jacket
- Turning down the heating/thermostat
- Draft excluders

Savvy shopper

Are you a savvy shopper? Ask yourself:

- Where do you go for your food shopping?
- Which supermarket do you find to be the cheapest?
- Do you have any tips on how to save money on your food?
- When you shop on an empty stomach, do you see yourself buying more food?

Shopping saving tips:

- Don't shop when you're hungry – you're more likely to spend more on things you don't need.
- Look at cheaper alternatives – often, there is very little or no difference between a premium and an economy brand product, especially on the basics such as pasta, milk, bread and butter.
- 'Buy one, get one free' or '3 for 2' – consider whether you really need these. Often these offers are not as cheap as they first appear anyway.
- Use a meal planner - If you've never used a meal planner before it's very simple. You plan, usually on a piece of paper, what you're going to eat for the week ahead for breakfast, lunch and dinner. You then create a shopping list of the items you need and you only buy those items. It saves you time and, more importantly, money!
- Find out the time they discount items - There is a time in the day when supermarkets reduce items that may be nearing their expiration or best before date. Often, these items can be frozen and you can get discounts on some items, up to 75% off. Each supermarket has its own time when they do this. You can ask in-store or find the discount times on the Money Saving Expert website
- If you have a supermarket loyalty card, save up the points for a special occasion, birthday, or festive period.
- Look for any money off vouchers to save money on your shopping. There are many websites where these are listed, such as Money Saving Expert (*www.moneysavingexpert.com*) or Voucher Codes (*www.vouchercodes.co.uk*).

Financial Worries

Feeling low or anxious is a normal response when you've lost your job, been made redundant, or struggling with debt.

You may be feeling, behaving or thinking in ways that are unfamiliar. But that does not necessarily mean you've got depression or an anxiety disorder.

To help you cope with financial stress The National Health Service (NHS) recommends that you:

Stay Active

Keep seeing your friends, keep your CV up to date, and try to keep paying the bills. If you have more time because you're not at work do some form of exercise- physical exercise can improve your mood if you're feeling low.

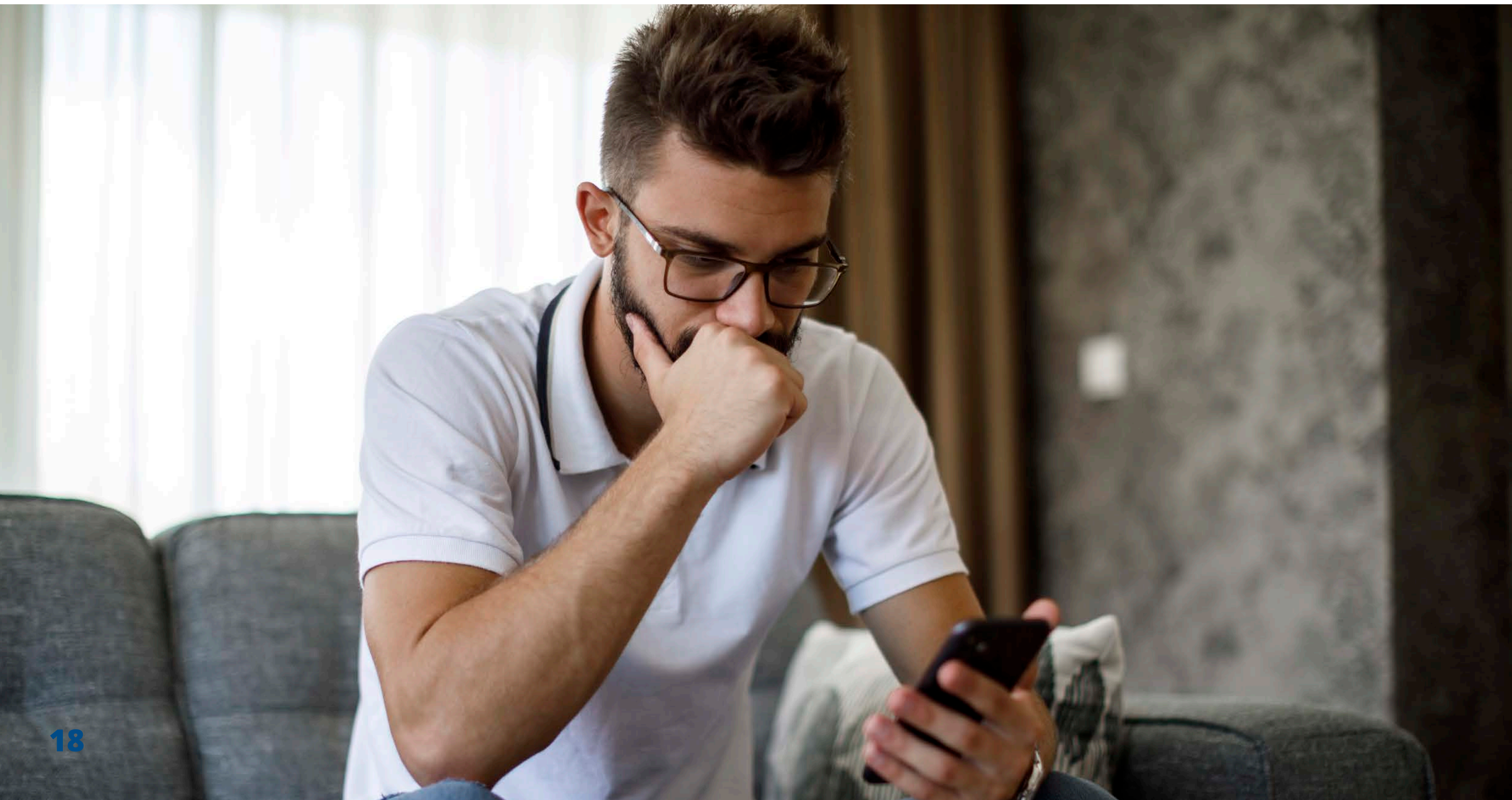
Get advice

If you're getting into debt, get advice on how to prioritise your debts. When people feel anxious, they sometimes avoid talking to others. Some people can lose their confidence about driving or traveling. If this starts to happen, facing these situations will generally make them easier.

Don't drink to much alcohol

For some people with money worries, alcohol can become a problem. You may drink more than usual as a way of dealing with your emotions or just to fill time. But alcohol will not help you deal with your problems and could add to your stress.

For tips on how to cut down on alcohol and the benefits of cutting down
See: *https://www.nhs.uk/live-well/alcohol-advice/tips-on-cutting-down-alcohol/*



Do not give up your daily routine

Get up at your normal time and stick to your usual routine. If you lose your routine, it can affect your eating- you may stop cooking, miss breakfast because you're still in bed, or eating snacks instead of having proper meals. **For more information on eating a balanced diet, the vegan diet, vegetarian diet, processed foods, and much more please see: *https://www.nhs.uk/live-well/eat-well/how-to-eat-a-balanced-diet/***

Coping with debt

If you need information about benefits, how to deal with debt, what you're entitled to if made redundant and who to speak to if you're at risk of losing your home you can visit citizensadvice.org.uk.

Other organisations offering help and advice include:

Money Helper: *https://www.moneyhelper.org.uk/en* or call 0800 011 3797 Monday to Friday 8am - 6pm

National Debt Helpline: *https://nationaldebtline.org/* or call 0808 808 4000 Monday to Friday 9am - 8pm and Saturday 9:30am - 1pm

StepChange Debt Charity: *https://www.stepchange.org/* or call 0800 138 1111 Monday to Friday 8am - 8pm and saturday 9am - 2pm

Mind: *https://www.mind.org.uk/information-support/tips-for-everyday-living/money-and-mental-health/* or call 0208 215 2243

When to seek medical help

Most people who experience distress find that after a few days or weeks they are able to tackle challenges, such as finding a new job. See your GP if you're still feeling worried or anxious or low after a few weeks. If you think it will help, the GP can advise you about talking therapies in your area. You can self refer for talking therapies on the nhs website:
https://www.nhs.uk/service-search/mental-health/find-an-nhs-talking-therapies-service

Get help immediately if you cannot cope, if life is becoming very difficult or if you feel it is not worth living. See a GP, call NHS 111 or contact a helpline such as Samaritans (116 123) for confidential, non judgemental emotional support.

Citizens Advice Copeland
Charity registration number 1080581
Company limited by guarantee registered number 3954988
Authorised and regulated by the Financial Conduct Authority FRN: 617570

Citizens Advice Allerdale
Charity registration number 1097260
Company limited by guarantee registered number 04646727
Authorised and regulated by the Financial Conduct Authority FRN: 617488