

Get help if you are struggling with money this Christmas

We know this is an anxious time for a lot of people – especially if you are also worried about money.

Please don't ignore it. You are not alone. Support is available.



Prevent money problems

Contact Citizens Advice for approved advice on debt, budgeting, housing, employment, family issues and community care.

If you live in Leicester, go to **citizensadviceleicestershire.org** or call 0300 330 1025, Monday to Friday, 9am-4.30pm.

If you live in Leicestershire, go to **citizensadviceleicestershire.org** or call 0300 330 2111, Monday to Friday, 9am-4.30pm or 0116 464 7239 for the money advice team between 9am and 4pm, Monday to Friday.

If you live in Charnwood, go to **charnwoodcab.org.uk** or call 01509 649605 (Monday 9.30am-3pm, Tuesday 9.30am-12pm, Thursday 9.30am-3pm) or call the general advice line on 0800 144 8848, Monday to Friday, 9am-5pm.

If you live in Rutland, go to **rutlandcab.org.uk** or call 01572 723494 from 9am to 5pm, Monday to Friday.

If you need to borrow safely

Contact Clockwise Credit Union for safe savings and affordable loans at https://go.clockwise.coop/LLR or by calling 0116 2423900. Clockwise offers fair and responsible banking products across Leicester, Leicestershire and Rutland including loans from £50 with lower interest rates and affordable and flexible repayment options. Whether you are in work or on benefits, Clockwise considers all circumstances.

Crisis and emergency support

If you live in Leicester, contact Leicester City Council if you have no money for gas, electricity or food. Email **c19support@leicester.gov.uk** with your name and phone number and you will get a call back between 9.30am and 4pm, Monday to Friday.

If you live in Leicestershire, contact your local district council for information on support available through district community hubs and foodbanks.

If you live in Rutland, go to **rutlandcab.org.uk** or call 01572 723494 from 9am to 5pm, Monday to Friday.

Please think about contacting the support available before taking out a payday loan or borrowing from doorstep lenders. You can report illegal lenders and get support and information about loan sharks through a free app at stoploansharks.co.uk