Worried about money?

citizens advice Southampton

You're not alone



- Clear guidance on managing your money
- Practical steps you can take right now
- Money and support you can get
- Help without judgement, at your pace

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Who We Are

Citizens Advice Southampton provides free, private, and fair advice to everyone. We help thousands of people each year find solutions to debt, money worries, and financial challenges.
Call Citizens Advice Southampton on 0808 278 7863

Debt and mental health are closely linked

There's no shame in asking for support with both
Samaritans 24/7 emotional support: 116 123
Shout Crisis Text Line Text SHOUT to 85258

What is your money worry?

Take a breath. No matter where you are on this list, there are steps you can take today.

- **Your household bills and living costs are now more than your income.**
- **Your buy-now, pay-later shopping is building up.**
- **You've started missing payments, and you're receiving reminder letters.**
- **Court action has been threatened.**
- **Bailiffs are involved.**

It's never too late to ask for help!

3 Things You Can Do Right Now

✓ **Do a benefits check -** Many people don't know what they can claim - page 12

✓ **Write down all your money -** Use the budget sheets in this booklet - page 6

✓ **Open all your post -** This helps you spot bailiffs, court papers, missed payments, or money owed

Understanding Debts

Priority Debts

These debts can become more serious. **Not paying these can lead to losing your home or court action**

- **Rent or mortgage**
- **Gas and electricity**
- **Magistrates' fines**
- **Council tax**
- **TV licence**

You only need a TV licence if you watch live TV programmes. If you only watch Netflix, Disney+, or other catch-up services, you don't need one.

Non-Priority Debts

These cannot remove your home or freedom, but still need managing.

- **Credit cards**
- **Water rates**
- **Personal loans**
- **Catalogues**
- **Buy now, pay later (Klarna, PayPal Credit)**
- **Store cards**

Your Borrowing and Debt

Use the form below to note your borrowing and debt balances and monthly payments. **You will need this for your debt assessment.**

Creditor Name	Debt Total	Monthly Payment
	£	£
	£	£
	£	£
	£	£

Before borrowing, ask yourself:

- Have I explored benefits or grants?
- Have I requested payment flexibility from creditors?
- Have I consulted Citizens Advice for alternatives?
- Do I understand the total loan cost?
- What are the consequences of non-repayment?

Call your creditors FIRST before borrowing to pay them

There are other options before borrowing!

Taking Control - Your Budget

The first step to taking control is knowing your current position. This means looking at your budget. Use the budget form or find online tools at **www.moneyhelper.org.uk**

Income

Wages or salary	£
Benefits	£
Any other regular income	£
Total income	**£**

Fixed Costs

Rent or mortgage	£
Council tax	£
Gas and electricity	£
TV licence	£
Phone and internet	£
Total fixed costs	**£**

Variable Costs

Food shopping	£
Transport	£
Clothing	£
Other essentials	£
Total variable costs	**£**

Debt repayments currently being made:

	£
	£
	£
Total monthly payments	**£**

Do this sum. Total income **-** fixed costs **-** variable costs **-** debt repayments = Monthly balance

£

Positive Changes

If your outgoings are more than your income. There are practical things you can do right now to help.

Check your bank statement for forgotten subscriptions

Netflix, Amazon Prime, gym memberships, apps you don't use anymore. **Cancel via your banking app or call your bank today.**

Apply for help from your local food bank.

Getting food support now means you have money for priority bills like rent and Council Tax. Contact your local council to find free food and assistance in your local area.

Check if you're on the cheapest tariffs

For things like energy and phone bills**.** Is your mobile contract out of its minimum term? Switch to SIM-only and save up to £15/month. Set a reminder to compare car and home insurance every year

If you've missed a priority debt payment

Don't wait for a reminder letter. Council Tax, rent, mortgage, energy bills – if you've missed a payment on any of these, call immediately. Most creditors would rather work with you than take legal action.

To keep your bill money safe, try the two-account trick:

1. Open a free basic bank account with no charges at a different bank.
2. When you receive wages or benefits, transfer your bill money to this account.
3. Set up direct debits for rent, council tax, gas, and electricity from this account.

Benefits:

Basic accounts lack overdrafts, preventing overspending. You still have access to a bank card, direct debits, and ATMs, ensuring your family's financial safety.

SCAN to access Money Helper

Free money guidance and budget tools

www.moneyhelper.org.uk

Finding Money You Could Be Owed

Even small checks can make a big difference. Just by following these steps, you could find hundreds of pounds back in your pocket each month. It's worth everyone checking eligibility.



Council Tax Savings

Live alone? Get a **25% discount** automatically.
On benefits? Qualify for an extra 75% reduction. **Call your local council for claims.**



Water Bill Discount

Income under £22,020? You could get **up to 45% off.** WaterSure scheme available for large families or those with medical needs.
Contact your water company for details.



Benefits Check

The **average unclaimed benefits per household is £3,428.** Common missed benefits include Universal Credit top-ups, Council Tax Support, Pension Credit, and Housing Benefit.



Personal Independence Payment (PIP)

Financial help for those (including workers) with health conditions affecting daily life, covering: not just visible disabilities, mental health challenges. Includes chronic pain and long-term illnesses

Even part-time work can make a real difference to your household income.

SCAN to visit Job Centre Plus.
Earning £846 or more a month lifts the Benefit Cap, which can mean hundreds of pounds more each month.

If You Have Children

Free school meals: check if your children qualify – this can save hundreds of pounds per year.

School uniform grants: available in some areas – ask your child's school or local council.

School premium payments: Some schools can offer extra help; it's worth asking.

Carer's Allowance

If you care for someone 35+ hours per week, you might be able to get extra support.

Review spending weekly, not just monthly – this helps catch issues early before they spiral.

If you're on benefits and have a hospital appointment, you can **claim back your travel costs**. Keep your receipts so you don't miss out.

If you need regular medication, an **NHS prescription prepayment certificate** can save you money.

If you're on certain benefits, you can get **help with the cost of eye tests, glasses, and dental treatment.**

Annual Payments

Some bills work out cheaper if you can pay them once a year instead of monthly.

You could save £50–£100+ a year on things like:

- **Car insurance**
- **Home insurance**

Only do this if you can afford it now. It's good to remember for when things get better.

SCAN to try the **Entitled To** benefits calculator. This will help you to find any unclaimed benefits that you might be entitled to.

Getting Help

Call Citizens Advice on 0808 278 7863

Step 1: Initial Debt Assessment (15-20 minutes)

A quick chat by phone, online, or face-to-face. We'll ask a few simple questions like:

- **Your contact details**
- **Types of debt you have**
- **Who lives with you**
- **Any urgent situations**

Step 2: Finding the Right Support

Once we know a bit more, we'll match you with the right help. This could be

- **Specialist debt advice**
- **Other charities that can help**
- **Welfare rights team**
- **Self-help tools and resources**

Most people can get by without having a constant adviser if they have the right information. **But if you're at risk of losing your home, facing court actions, or dealing with health challenges, extra help is here.**

After your assessment, we'll let you know if you need extra support or if self-help is the best way forward.

Breathing Space

We can help you to pause your debts for 60 days. It's called **Breathing Space**. What happens:

- **All your creditors have to stop chasing you**
- **Court action pauses (in most cases)**
- **You get two months to make a plan**
- **No extra charges or interest during this time**

What you do: Contact Citizens Advice or another debt advisor

- **We put the Breathing Space in place for you**
- **We help you work out a budget**
- **We talk to the people you owe money to**
- **We help you find the best way forward**

StepChange Free debt advice charity 0800 138 1111
www.stepchange.org

Christians Against Poverty (CAP) Free debt help through local churches 0800 328 0006 | www.capuk.org

National Debtline Free confidential debt advice 0808 808 4000 | www.nationaldebtline.org

What to do in an emergency

It's always easier to sort things out as soon as you get a reminder letter. Most creditors would rather work with you than take legal action.

Court paperwork should be addressed quickly to stop or delay action.

For **eviction notices**, act quickly and seek help to prevent eviction.

If facing **utility disconnection**, contact your supplier quickly for possible hardship support.

- **Bailiffs cannot force entry into your home (except for criminal fines).**
- **They must show ID and proof of their right to be there.**
- **Essential items cannot be taken.**
- **Items belonging to others cannot be seized.**
- **You are entitled to time to seek advice.**

If bailiffs arrive: Stay calm, ask for ID, don't let them in, and call for advice immediately.

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Money problems are common. Support is available, without judgement, to help you move forward one step at a time.

Accessibility

We can help you in different ways and languages. If you speak a different language, need extra help, or don't like phone calls, just tell us. We can meet you in person or write to you instead. We want to help in the way that's best for you.

For Those Without Internet Access

Library services: Free internet access and help using computers at Southampton libraries

Phone-based support: All our services are available by phone
Face-to-face appointments are available at our Southampton office

Getting help is the first step - well done!