

## MONEY WORRIES

Many of us are worrying about money. As well as being a worry, dealing with money issues can sometimes cause anxiety and be off-putting, and if we don't understand how things like credit or mortgages work, we could end up losing out financially or getting ourselves deep in debt.

Here is some information about where to go to get free help and support to help make the right choices, including help to deal with debt problems, how to avoid losing your home and how to get your finances back into shape:

### Help and Support:

- **Christians Against Poverty (CAP):** a national award winning charity giving Debt, Low Income and Employment advice: [www.capuk.org](http://www.capuk.org)
  - Debt Advice: [www.capuk.org/i-want-help/our-services/cap-debt-help/introduction](http://www.capuk.org/i-want-help/our-services/cap-debt-help/introduction)
  - Help to manage on a low income: <https://capuk.org/get-involved/your-church/partner-with-cap/cap-life-skills?jump>
  - Help to step into employment: <https://capuk.org/get-involved/your-church/partner-with-cap/cap-job-clubs?jump>
- **Crosslight:** an independent charity working to combat debt across West Kent from its centres in Sevenoaks, Tonbridge and Tunbridge Wells: [www.crosslightadvice.org](http://www.crosslightadvice.org)
- **Citizens Advice Bureau (CAB):** advice about Debt problems, how to avoid losing your home and getting your finances into shape: [www.citizensadvice.org.uk/debt-and-money/](http://www.citizensadvice.org.uk/debt-and-money/)
- **The Money Advice Service:** this guide looks at your rights to sick pay, what benefits you can claim if you're self-employed or not entitled to Statutory Sick Pay (SSP) during Covid-19. This page will help you find out what help is available to you based on your circumstances. [www.moneyadviceservice.org.uk/en/articles/coronavirus-what-it-means-for-you](http://www.moneyadviceservice.org.uk/en/articles/coronavirus-what-it-means-for-you)
- **Loan Sharks:** Loan sharks charge extremely high levels of interest, which are often almost impossible to calculate. These illegal money lenders use threats, fear, intimidation and sometimes violence to get the money back. **If you or someone you know has been the victim of a loan shark:**
  - Call the 24/7 confidential hotline 0300 555 2222 run by the Illegal Money Lending Team
  - Text a report to 078600 22116
  - E-mail [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)
  - Private message on [www.facebook.com/stoploansharksproject](https://www.facebook.com/stoploansharksproject)
  - Visit the website at [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)
  - For more information see [www.rochester.anglican.org/mission/stop-loan-sharks/](http://www.rochester.anglican.org/mission/stop-loan-sharks/)
- **The Illegal Money Lending Team (IMLT):** newsletter features latest arrests, news, stats and proceeds of crime projects: [www.stoploansharks.co.uk/wp-content/uploads/2020/03/Stop-Loan-Sharks-Spring-Newsletter-2020-.pdf](http://www.stoploansharks.co.uk/wp-content/uploads/2020/03/Stop-Loan-Sharks-Spring-Newsletter-2020-.pdf)
- **Other local support:** is usually listed on your local council website.