

MONEY HELP DURING COVID-19

1. Money Advice Service

Helpful updates on money issues throughout the crisis

Facebook:

<https://www.facebook.com/MoneyAdviceService/>

Website:

<https://www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money>

<https://www.moneyadviceservice.org.uk/en/articles/coronavirus-what-it-means-for-you>

2. Advice services - benefits and debt help

Advice Nottingham services:

Services are closed for face to face but are still providing telephone and email help

<http://advicenottingham.org.uk/get-help/>

Step Change debt charity

<https://www.stepchange.org/debt-info/debt-and-coronavirus>

National Debt Line

<https://www.nationaldebtline.org/EW/factsheets/Pages/coronavirus-advice-and-support/help-and-advice.aspx>

3. DWP

DWP and Universal Credit

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

4. Money Saving Expert

Coronavirus - Finance and Bills Help

<https://www.moneysavingexpert.com/news/2020/03/uk-coronavirus-help-and-your-rights/>

4. Nottingham Credit Union

Office - open 09:30 to 13:00, Monday, Wednesday and Friday for those members who have no other means of withdrawing cash. Please do not visit the branch for any other reason than this.

Phone line – 0115 828 3121 open 10:00 to 16:00, Monday, Wednesday and Friday only.

Any transfers requested on your Credit Union mobile app or online banking will be processed as normal. If you are not already using our mobile app/online banking please visit our website for more info.

Email - any queries to info@nottinghamcu.co.uk . We will review/respond within 3 working days.

You can apply for loans or our new Prize Saver account (and possibly win £5,000) from your Mobile App or using Online Banking and we will respond within 3 working days.

New members can apply for loans/membership at www.nottinghamcu.co.uk

Worried about making a loan repayment?

If your income has been impacted or will be impacted by the current health crises and you are worried you may not be able to make your next loan repayment, please get in touch with us as soon as possible. Please email info@nottinghamcu.co.uk and please provide as much information as possible and include:

- Name & Membership Number
- Home and Mobile Telephone Number
- How/why has your income been affected and for how long
- If you are not able to afford the full loan repayment, what payment do you think you can afford?
- What other money do you owe (e.g. rent and rent arrears, council tax and arrears, credit cards, mail order etc.) and what arrangements have you made with your other creditors?
- We will review your circumstances and try to get back in touch within *3 working days*.

5. Stop Loan Sharks

The Stop Loan Sharks helpline service (0300 555 2222) remains fully open during the COVID-19 pandemic. We encourage not only victims but friends, family members and the wider community to come forward if they suspect someone is suffering at the hands of loan sharks.

<https://www.stoploansharks.co.uk/warning-issued-over-loan-sharks-during-covid-19-pandemic/>

6. Information about Credit during the crisis

Summary of support available, with guidance about credit and credit ratings

<https://www.experian.co.uk/consumer/help-discover/discover/guides/supporting-you.html>

Lender by lender summary of what forbearance lenders are offering

<https://www.experian.co.uk/consumer/help-discover/discover/guides/lender-support.html>

Credit reference agencies confirm UK credit scores will be protected during the pandemic

<https://www.experianplc.com/media/news/2020/credit-reference-agencies-work-with-lending-industry-to-confirm-that-credit-scores-will-be-protected-during-covid-19-pandemic/>

6. Foodbanks

Trussell and Hope Food Banks:

Most offering collections at the door and deliveries only

<https://www.trusselltrust.org/get-help/find-a-foodbank/eastwestnottingham/>

Grace Church Food Bank

Deliveries only

<https://gracechurchnottingham.org/food-bank/>

Himmah Food Bank

<https://www.himmah.co.uk/>

St Ann's & Sneinton Food Store:

The food bank is still operating but we will be delivering parcels to people's homes. Due to limited resources, currently we can only offer food to people in St Ann's, Sneinton and Forest Fields, who have **no access to funds**.

<https://stannsadvise.org.uk/coronavirus-do-you-need-help/>