

Dealing with money & debts

If you are struggling to make ends meet, read this information sheet.

Prepare a budget sheet

You need to be clear about where your problems lie. If you have not already done so, fill out a **budget sheet**. You can use this in later negotiations with people you owe money to, if necessary. You can find a useful budget sheet at <https://tools.nationaldebtline.org/yourbudget/>. Doing this may help you to work out where you can cut down your non-essential spending.

Alternatives to payday loans to sort out a short-term crisis

Payday loan companies and doorstep lenders are usually the most expensive way of borrowing money, so you are likely to make your problems worse if you use them.

If you are in work, have you considered asking your employer for an **advance of your salary**? If you have a current account you might be able to get an **authorised overdraft** from your bank. As long as you stay within the overdraft limit and don't run up an unauthorised overdraft, this can be cheaper than a payday loan company.

All **credit unions** offer savings accounts and loans. The maximum amount of interest they can charge is 3% a month or 42.6% a year APR. **Kent Savers Credit Union** provides loans at reasonable rates to the people of Kent. For more information visit <http://www.kentsavers.co.uk/index.asp>.

If you are on certain benefits, you can apply online for a **Budgeting Loan** at <https://www.gov.uk/budgeting-help-benefits/how-to-claim>. A budgeting Loan can help you pay for:

- furniture or household equipment
- clothing or footwear
- advance rent or removal expenses for a new home
- travelling expenses
- things to help you look for or start work
- improving, maintaining or securing your home
- maternity or funeral expenses.

The Kent Support & Assistance Service

This scheme is open to residents of Kent (except Medway – see overleaf). The scheme does not offer money but it does provide goods and/or services for people in exceptional difficulty who are aged 16 or over and are claiming means tested welfare benefits or are on a low income. The goods and services that may be included are:

- Gas & electricity and / or groceries for up to 7 days;
- Clothing (except distinctive school uniform or equipment, or sports clothes for school use)
- Household appliances and furniture
- Goods for young children (such as nappies);
- Household items (such as bedding);
- Emergency travel expenses, except the running costs of any motor vehicle

Apply by calling **0300 333 5700**, or by visiting <http://www.kent.gov.uk/social-care-and-health/care-and-support/benefits/kent-support-and-assistance-service#null>.

Medway Local Welfare Assistance Scheme

If you live in Medway, the equivalent service is the **Medway Local Welfare Assistance Scheme**. You can get online information at www.imago.community/medwaywelfare, or telephone 0300 111 4567.

If you think you might lose your home

If you have multiple debts and you need more than a short-term fix, you should seek the help of a free debt advisor. You can locate one locally here: www.moneyadviceservice.org.uk/en/tools/debt-advice-locator. A debt advisor can help you get back on track and will help you negotiate affordable repayment arrangements with your debtors.

Any eligible person who is likely to lose their home within 56 days is entitled to help from the local housing authority, regardless of the reason for threatened homelessness. The council may be able to negotiate with your landlord or lender, to allow extra time for you to find somewhere else to live. If you have been served with a valid notice by your landlord, he or she is required to go to court for a 'Possession Order' before you have to leave. However, if you have a valid notice which expires within 56 days, your council will consider that you are threatened with homelessness - and will work with you to develop a 'Personalised Housing Plan' (PHP). This PHP will outline the steps that you and the council must take, so that your homelessness might be prevented. One such step could be to take and act on debt advice.

If your landlord or lender does proceed to court, the council may be able to argue for your eviction to be delayed. If you are made homeless, and are in a priority need group, you may be given temporary accommodation. The council will work with you for a further 56 days. If you have co-operated with the steps in your PHP, but still cannot find accommodation after 56 days of homelessness, the council will decide if you are in priority need and whether you are homeless intentionally. The council will have no further duty to you if you are homeless as a direct result of something you have done or not done (such as failing to prioritise your rent or mortgage when you have been advised to do so).

Contacting your local Council

Ashford: <https://www.ashford.gov.uk>
Canterbury: <https://www.canterbury.gov.uk>
Dartford: <https://www.dartford.gov.uk>
Dover: <https://www.dover.gov.uk>
Gravesham: <http://www.gravesham.gov.uk>
Maidstone: <https://self.maidstone.gov.uk>
Medway: <https://www.medway.gov.uk>
Sevenoaks: <https://www.sevenoaks.gov.uk>
Folkestone & Hythe: <https://www.shepway.gov.uk>
Swale: <https://www.swale.gov.uk>
Thanet: <https://www.thanet.gov.uk>
Tunbridge Wells: <http://www.tunbridgewells.gov.uk>
Tonbridge & Malling: <https://www.tmbc.gov.uk>