



Signposting to help with questions & problems about money

Whether it is someone coming to you not knowing what to do, or whether you feel you need to know more about how things work, a very good and trustworthy place to start is [MoneyHelper](#). This is provided by the Money and Pensions Service, which is itself sponsored and regulated by the Government. The MoneyHelper website is quite easy to navigate on different devices and offers a huge range of guidance. [Citizens Advice](#) is also a good source of reliable information and advice.

Budgeting

There are a myriad of free personal budget planning apps and websites available, including some from major high street banks. It depends what you want from the app and some are more complicated than others. Some link in with your banking activities while others are freestanding. The Just Finance Foundation (a subsidiary of the Church Urban Fund) have a [useful recommended list](#). But if that someone is working with an adviser, then check out what they are used to working on with clients.

Credit, loans and borrowing

Many people don't understand how loans work, which is part of the reason why people get entangled with loan sharks and other illegal lending. The app [StopLoanSharks](#) is a handy place to get more wise about illegal lending and unwise borrowing, and it also links back to the MoneyHelper budget app, and Citizens Advice's explanations of credit, loans and borrowing. You can use this app to report anything suspicious or dangerous.

Citizens Advice also has good online explanations and advice about borrowing. but for many people the crisis has hit and they're looking for a quick loan. However even loans which come from responsible sources can be eyewatering, in terms of the interest charged.

All loans should be embarked upon with full understanding and care, not least because interest rates can feel very steep. Our local Credit Union - [Clockwise](#) – is a wise place to start any explorations. The organisation 'Responsible Finance' is a membership body of generally not-for-profit Community Development Finance Institutions (CDFIs) who will lend to people not able to go to mainstream lenders. Their website [Finding Finance](#) will guide on availability, as some providers are geographically based, and others more national.

[Fair for You](#) offers an online method of purchasing white goods, furniture, technology etc. through a negotiated loan. The sums involved, including the interest rates, are clear. Again, there is a cost involved, but in some circumstances could be cheaper than other loan options, and certainly less risky.

Agencies providing a range of advice

Citizens Advice has various branches across the Diocese. Councils provide information about benefits, housing etc. on their websites, and some offer a benefits calculator. Bear in mind that they are constrained by what comes through from central Government – but below, depending on where you are located, are the most useful parts of their collective websites.

[Find help with cost of living | Leicestershire County Council](#)

[First Contact Plus | Your First Contact for Information Advice and Support in Leicestershire](#)

[Tackling Poverty in Leicester - Money, debt and advice](#)

[Benefits and Support – Blaby District Council](#)

[Help and support with rising cost of living - Charnwood Borough Council](#)

[Benefits | Harborough District Council](#)

[Benefits and grants | Hinckley & Bosworth Borough Council \(hinckley-bosworth.gov.uk\)](#)

[Cost of living – Melton Borough Council](#)

[Council Tax and benefits - North West Leicestershire District Council \(nwleics.gov.uk\)](#)

[Benefits and Support - Oadby and Wigston Borough Council \(oadby-wigston.gov.uk\)](#)

The [DWP website](#) provides plenty of information around every aspect of the benefits system, but some of it is difficult to digest! Alongside Citizens Advice the following are worth noting, as places where in-person advice might be sought:

- **Helping Hands Community Trust**
66-68 Blaby Road, Leicester, Leicestershire, LE18 4SD
0116 278 2001
<https://www.helpinghandsadvice.co.uk/services/>
- **Saffron Resource Centre**
432 Saffron Lane, Leicester, LE2 6SB
116 1765
[Advice Services - Saffron Resource Centre \(srcentre.org.uk\)](http://srcentre.org.uk)

Debt Advice

Debt services are very stretched currently. However the Money and Pensions Service (regulated by the Government) provides helpful tools on its [Money Helper](#) website (currently down sadly!). On this page you can find free trustworthy online and telephone sources of help, to which you can signpost people in need of debt advice. These include the [National Debt Helpline](#) 0808 808 4000, [Payplan](#) and [StepChange](#).

If someone wants a face to face meeting about their debt problems, you can, on the MoneyHelper site, also type in your postcode to find out where locally that might be possible. However valuable free local resources are listed below, so that you could signpost someone directly to one near them.

The Community Money Advice network, a charity authorised and regulated by the Financial Conduct Authority, has several centres locally. However with some of these there will be a waiting time, due to high demand:

- **Trinity Money Advice Leicester**
Trinity Hall, 7 Trinity Lane, Leicester, LE1 6WP
0116 3192636 / 07512 677072
<http://www.trinitymoneyadvice.org.uk>
- **Community Money Advice Zinithiya Trust**
12 Bishop Street, Leicester, LE1 6AF
0116 2545168
[The Zinithiya Trust | Home](#)
- **Money Matters**
Martyrs Community Hall, Westcotes Drive, Leicester, LE3 0QT
07926 086238
<https://www.moneymattersleicester.org/>
- **Soar Valley CMA**
C/o Rothley Baptist Church, Woodgate, Rothley, LE7 7LJ
0774 3765958
<http://www.soarvalleycma.org>
- **Melton and District Money Advice Centre**
The Fox, 9 Leicester Street, Melton Mowbray, LE13 0PP
07775 942046
<http://www.madmacmoney.co.uk>
- **Hope67 Community Money Advice**
c/o New Life Church, Margaret Street, Coalville, Leicestershire, LE67 3LY
07776 986854
[Hope67 – Community Money Advice](#)

- **FreeDA**
Charnwood Road Baptist Church, Charnwood Road, Shepshed, LE12 9QF
01509 503382 / 07500 721275
<http://www.freedda.org.uk>

There are [CAP \(Christians Against Poverty\)](#) centres within Leicester and Leicestershire, which include:

- **CAP Loughborough Debt Centre**
2 De Montfort Close, Loughborough, LE11 4RL
- **CAP Leicester South Debt Centre**
56 Bull Head Street, Wigston, Leicestershire, LE18 1PA
- **All Nations Centre**
10 Frog Island, Leicester LE3 5AG
- **Narborough Congregational Church**
School Lane, Leicester LE19 2GS
- **CAP Ashby de la Zouch Debt Centre**
Holy Trinity Parish Office, 1 Trinity Close, Ashby De La Zouch, Leicestershire, LE65 2GQ

However, to access CAP help you can, again on their site, [type in your postcode](#) to see where there might be a centre near you, bearing in mind that there are some more across neighbouring county boundaries. There is a central free phone number 08003280006.

For specialist debt, housing and benefits advice the following charity operates, phone and face to face, in both the City and the County,

- **Community Advice and Law Service**
First Floor, Epic House, Charles Street, Leicester, Leicestershire, LE1 3SH
[0116 242 1120](tel:01162421120)
www.cals.uk.net

Budgeting and money management courses

There's not a lot of choice, if you are looking for something to run in your Church setting. CUF and their subsidiary, the Just Finance Foundation, are not operating in all areas of the country. Here are two ready made courses:

- [CAP UK | The CAP Money Course](#)
- Crosslight operates in the south east of England, but [their course](#) is available more widely.

If you are looking for something a little less formal, then the [MoneyHelper website](#) has some useful advice. [Talk Money Week](#) is another way into getting conversations going.

Not listed here, but there is quite a selection of resources for working in schools on money management and budgeting.

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