

Step 4 Get Expert Help (continued...)

Online/Telephone:

Citizens Advice Leicestershire Money Advice (debt) Tel: 0116 464 7239

Or for general appointments Tel: 0800 2787854

Turn2Us (Benefits calculator and grant search) www.turn2us.org.uk

Step Change Debt Charity www.stepchange.org Tel: 0800 138 1111

Help through Hardship (Trussell Trust) Helpline Tel: 0800 2082138

Christians against Poverty (Debt and Money Advice) www.capuk.org Tel: 0800328006

Leicester Community Advice and Law Centre www.leicesterlawcentre.org.uk

Tel: 0116 242 1120

Stop Loan Sharks www.stoploansharks.co.uk Tel: 0300 555 2222

Money Helper www.moneyhelper.org.uk/en

National Debt Line <https://nationaldebtline.org/linking-to-us/> Tel: 0800 808 4000

Leicestershire County Council Support:

First Contact Plus firstcontactplus.org.uk

Local Area Coordinators (Lutterworth, Market Harborough, Kibworth, Fleckney, Broughton Astley) www.leicestershire.gov.uk/local-area-co-ordinators Tel: 0116 3050004

Fuel Costs/Warm Homes Help

Warm Homes Team www.firstcontactplus.org.uk/our-services/your-home/warm-homes Tel: 0116 305 2524

Citizens Advice Leicestershire Energy Support Advisers citizensadviceleicestershire.org/leicestershire/advice/leicestershire-energy-support

Fuel Bank Foundation www.fuelbankfoundation.org

NEA – National Energy Action www.nea.org.uk Tel: 0800 3047159

Energy Saving Trust www.energysavingtrust.org.uk Tel: 0800 098 7950

British Gas Energy Trust britishgasenergytrust.org.uk/grants-available

UK Government www.gov.uk/improve-energy-efficiency Tel: 0800 098 7950

LCC Household Support Fund (food/fuel vouchers) - referrals via helping agencies

Developed in partnership with Harborough District Council and Citizens Advice Leicestershire in Jan 2023. Latest revision by Home-Start South Leics. September 2025.

Home-Start South Leicestershire



Financial 1st Aid—First steps to recovery

Practical help and useful contacts for those experiencing a financial crisis and/or fuel poverty

“What is the bravest thing you’ve ever said? asked the boy

“Help,” said the horse”

The Boy, the Mole, the Fox and the Horse by Charlie Mackesy

If you feel like you can't cope with your situation and nothing will get better, you may need expert help to get back on track.

- o The Leicestershire NHS urgent mental health helpline is for people of all ages, and for concerned friends and family.

Call 111 any time, any day (press Option 2).

- o Call [116 123](tel:116123) to talk to [Samaritans](http://Samaritans.org), or email: jo@samaritans.org (email replies can take several days)
- o Text "SHOUT" to 85258 to contact the [Shout Crisis Text Line](http://ShoutCrisisTextLine.org)
- o Your GP surgery can link you up with a team member who can give you one to one support.

For more information about the development of this leaflet please contact:

info@home-startsouthleics.org.uk

www.home-startsouthleics.org.uk

Registered Charity No. 1107504

Company Limited By Guarantee. Registered in England & Wales. Company No 5299096

Leaflet Funded by National Grid Electricity Distribution – Community Matters Fund

Financial 1st Aid—A 4 Step Process

Step 1

Identify 'Priority Debts' - those with the most impact if not paid

Priority Debts	Non-priority debts
Mortgage payments	Credit card and Store card payments
Secured loans	Bank Loans
Rent	Overdrafts
Council Tax	Catalogue Repayments
Utility Bills (not water)	Home-collected credit (e.g. Provident Loan)
Court Fines	Money borrowed from family/friends
Taxes	Water Bills

****An urgent response is needed to any court action****

Tell whoever is helping you so they can act quickly

Step 2

Maximise Income

Are you getting all the welfare benefits you are entitled to for your situation?

- Get an appointment with one of the expert agencies listed in Step 4 or use the benefits calculators on-line

Have you applied for any emergency funds available?

- Check the websites listed in Step 4, or make an appointment with an expert

Are there any Charitable Trusts you can apply to for grant support?

- Depending on where you live, the type of work you do or did, and your circumstances now, there may be charities you can apply to, or get an expert agency to apply to on your behalf.
- Energy companies and water companies have their own hardship funds—ask the ones you use for information.

If you are pregnant or have young children do you know what extra help you can get?

- Ask your health visitor about a Healthy Start Card and Vitamins
- Ask your school about Free School Meals & Breakfast Clubs

Step 3

Create a Budget Plan

A budget gives you a clear picture of both your incoming money and your outgoing expenses.

- You can choose weekly or monthly budgeting, but remember to include a share of costs that are only paid once a year.
- You should aim to make sure your regular expenses are the same or less than your income.
- Working this out *before* going to an expert agency for help can really speed things along with them.
- Your budget will change over time—it's best to use a system that let's you update regularly.

Cost Saving Ideas:

- Use energy saving measures to help cut fuel bills
- Compare better deals/prices from elsewhere for regular costs
- Buy good quality pre-loved items instead of new ones

Step 4

Get Expert Help

In Person appointments:

The Well, Kibworth www.thewellkibworth.org

Helping Hands Trust (Oadby/Wigston) www.helpinghandsadvice.co.uk

Zinthiya Trust Leicester City Tel: 0116 254 5168 www.zinthyatrust.org

Beacon Care Market Harborough Tel: 01858 456915

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