



DEBT - HELP AND SUPPORT

UNDERSTANDING THE CURRENT SITUATION

The impact of coronavirus in the UK has been devastating – tens of thousands dead, the NHS overwhelmed and life as we know it put on hold for months. Daily death counts and the effects of lockdown have been making headlines all year, but there is a growing concern about a hidden impact which is hitting families all over the country - debt.

The economic disaster caused by the pandemic has, of course, been widely documented. Millions have been furloughed from work, while many have lost their jobs altogether. But when the number affected us so huge and the impact so widespread, the individual stories of those people struggling to keep their heads above water often get drowned out by the noise.

The debt charity Step Change says struggling households “face a cliff edge when temporary protections against eviction and enforcement action expires. It says the average household is £1,076 in arrears and has £997 worth of debt, while since the start of the coronavirus crisis 2.8 million people have fallen into arrears as they struggle to keep up with their bills.

Citizens Advice

Citizens Advice continues to provide free, independent and confidential advice and support for people during these unprecedented and challenging times.



You can find frequently updated advice on a range of issues related to the Coronavirus (Covid-19) outbreak at citizensadvice.org.uk
Local info on the back page



Reset the Debt – Churches call for action to help people forced into debt by COVID-19 04 October 2020

A campaign calling for debt cancellation for people who have been swept into unavoidable debt in recent months is launched today by a group of four denominations representing two-thirds of a million Christians and ecumenical charity, Church Action on Poverty.

The Baptist Union of Great Britain, Church Action on Poverty, The Church of Scotland, The Methodist Church and The United Reformed Church call for the Government to create a Jubilee Fund to provide grants to pay off and cancel unavoidable debt accrued by the poorest households during the lockdown period, giving them a more stable platform from which to face the difficult winter ahead.

Please see the [Methodist Church](https://www.methodistchurch.org.uk) website for more information and for ways to get involved.

Sheffield Credit Union is a not-for-profit savings and loans provider for people across South Yorkshire.

16 Commercial Street, Sheffield S1 2AT

Mon, Tue, Fri: 10am–3pm

Wed: 10:30am–3pm

Thu: CLOSED

Sat: 9:30am–12 noon

0114 276 0787 /



Help and Support

There are 4 branches in Sheffield:

S2 5QP; S2 4ND; S9 1UE; S13 7JL

citizens
advice

Plus additional officers in:

Rotherham: S65 1EQ

Chesterfield: S40 1RP

Doncaster: S64 0DB

Barnsley: S70 1WA

North East Derbyshire: S45 9NG

Bassetlaw: S80 2AH

Mansfield: NG18 1SS

Derbyshire Districts:

Matlock, DE4 3NN

Buxton, SK17 6DE

You can contact an adviser through their national phone service: Adviceline: 0800 144 8848 and they will signpost you to your nearest, open branch.

Citizens Advice can support you with:

- Bankruptcy
- Debt Management plans
- Debt relief orders
- Administration orders
- Debt remedy tools

**NATIONAL
DEBTLINE**

National Debtline

offers free, independent and confidential advice on dealing with your debts.

Visit the website

www.nationaldebtline.org or call 0808 808

BEWARE OF LOAN SHARKS

Loan sharks are illegal lenders who often target low income and desperate families. They might seem friendly at first but borrowing from them is never a good idea – even if you feel you have no other options.

How to spot a loan shark: A loan shark might:

- offer little or no paperwork, such as a credit agreement or record of payments
- refuse to give information, such as the interest rate or how much you owe
- take items as security, such as passports, bank cards or driving licences
- increase the debt or add additional charges at any time
- refuse to allow you to settle your debt
- get nasty - they might resort to intimidation, threats or violence.

If you are the victim of a loan shark, help and support is available – please don't suffer in silence. Call the Stop Loan Sharks's 24 hour helpline 0300 555 2222

STOP LOAN SHARKS
Intervention . Support . Education

StepChange Debt Charity provides free debt management and can offer you a complete counselling session on the internet using their online tool StepChange Debt Remedy.

StepChange Debt Remedy is available online 24 hours a day or call our Helpline, 8am to 8pm Monday to Friday, on 0800 138 1111.

StepChange
Debt Charity

Please contact Alison Hill, District Safeguarding Officer for more help and guidance by calling 07483 362 735 or via email at safeguarding@sheffieldmethodist.org