

# Getting advice and support with debt in Brighton & Hove



**Mental Health & Debt**

Money worries and problem debts are common issues that have a serious impact on people's mental health and on their lives. Problem debt increases the risk of suicide so it is important that we all do our part to support and guide any one who is suffering with debt.

Responding with empathy, clear information and being able to confidently signpost or refer someone to local support agencies is an important step in supporting a person out of their situation.

Accessing advice and support with debt may also have a positive impact on their mental health and reduce risks.

## Moneyworks

Single point of access to multiple services. Here to help Brighton & Hove residents save money, make money and manage their money better. The services are for anyone who is struggling to make ends meet.

**Helpline: 0800 988 7037**

[www.advicebrighton-hove.org.uk](http://www.advicebrighton-hove.org.uk)

## National debt advice helplines

### StepChange

Online and telephone free, confidential debt advice line

**0800 138 1111**

### National Debtline

Free independent debt advice on telephone or webchat and online tools

**0808 808 4000**

### Debt Advice Foundation

Debt advice, tools and resources

**0800 043 40 50**

### Debt Support Trust

Telephone or online debt advice

**0800 085 0226**

## Local debt advice

You can access accredited debt advice at the following 3 services in Brighton & Hove:

### Money Advice Plus

Specialist debt and benefit advice, casework and support.

**01273 664 000**

[www.moneyadviceplus.org.uk](http://www.moneyadviceplus.org.uk)

### Citizens Advice

#### Citizens Advice Brighton and Hove

Provide free confidential and impartial advice

**08082 78 78 15**

[www.cabrightonhove.org](http://www.cabrightonhove.org)

### St Lukes Advice Service

Provides free advice, information and help with form filling in relation to debt, benefits and pension credit.

**01273 549203**

[www.stlukesadvice.org.uk](http://www.stlukesadvice.org.uk)

## Household support fund

Extra help is available this winter for households in Brighton and Hove struggling to pay for food, fuel and other essential costs. The extra support is available until 31st March 2022.

**01273 293117, option 2**

For people receiving benefits who need help to pay for essentials, apply for help from our local discretionary social fund. [www.brighton-hove.gov.uk/benefits/help-and-support/get-emergency-help-food-energy-bills-and-other-essentials](http://www.brighton-hove.gov.uk/benefits/help-and-support/get-emergency-help-food-energy-bills-and-other-essentials)

For people who don't receive benefits who need help to pay for essentials, apply to our Community Hub [www.brighton-hove.gov.uk/benefits/help-and-support/request-help](http://www.brighton-hove.gov.uk/benefits/help-and-support/request-help)

People already claiming Housing Benefit or Universal Credit who need extra help to pay their rent or council tax can apply for discretionary council tax support. [www.brighton-hove.gov.uk/apply-extra-help-your-rent-or-council-tax](http://www.brighton-hove.gov.uk/apply-extra-help-your-rent-or-council-tax)

## Support and advice for carers

### Carer's Centre

Carers assessments, support for carers and young carers.

**01273 746 222**

# Tackling debt tackles mental health

**You don't need to be a debt expert to help someone break free**



**Mental Health & Debt**

## **C**onsider debt

Debt impacts mental health and may be relevant to difficulties someone is experiencing. Tackling debt can help with mental wellbeing.

## **A**sk about debt

Open up the conversation about money worries. There may be solutions and tackling it sooner is likely to have a better outcome.

## **R**efer for debt advice

You don't have to be a debt specialist to support. Be clear about what you can do and what you can't do. What you can do counts. Encourage the person to speak to a debt advisor.

## **E**ngage with advisors

Support the debt adviser by sharing accurate and clear information about the person, with their consent.

If relevant, any professional can complete a debt and mental health evidence (DMHEF) form with a consent form, both is available at [www.stepchange.org/debt-info/debt-and-mental-health-evidence-form.aspx](http://www.stepchange.org/debt-info/debt-and-mental-health-evidence-form.aspx).

This is a standardised and recognised tool accepted by creditors.

## **S**upport and motivate

You can support by motivating and supporting the person to complete small manageable tasks they have been advised to complete and keep them on track. Keep checking in with the person's feelings about the debt advice process and that they are continuing to engage with the process.

The above guidance is adapted from the CARE model, *Final Demand Debt and Mental Health* (2009) Royal College of Psychiatrists, p.7.



**Money worries getting you down?  
Get help with your mental health:**

Sussex Mental Healthline  
0300 5000 101

Preventing Suicide in Sussex  
[www.preventingsuicideinsussex.org](http://www.preventingsuicideinsussex.org)

