

# **I am struggling to make ends meet**

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If your financial situation is a constant worry, there is help available with budgeting, benefits, housing, debt and other advice to help you manage your money better.

Many of us struggle to make ends meet from time-to-time but, if you are constantly struggling with your finances, it is important to be proactive and seek advice and guidance early – before debt becomes an issue.

There are a number of advice agencies who can provide free, independent advice and guidance.

# Consumer Council for Northern Ireland

We provide information and advice on ways to save around your home. Follow our links below to reduce your bills – from how you heat your home, to how you shop and travel.

## **Electricity price comparison tool**

You could save money by switching supplier, switching billing method, or switching tariff. Use our price comparison tool to make sure you are on the best deal for you.

## **Budgeting**

Ways to budget better; helping you spend less and save more.

## **Ways to save money on food**

Information and advice on how to save money on your food shop and how to make the food you buy stay fresher for longer.

## **Support with high energy costs**

There are advice agencies, grants and schemes available to help you with the cost of your home energy.

## **Advice NI**

The Advice NI Welfare Reform Support Project provides free help and advice on welfare reform issues including Disability Living Allowance, Personal Independence Payment, Employment and Support Allowance, Housing Benefit and Universal Credit. You can call the **Freephone 0800 915 4604** or email [advice@adviceni.net](mailto:advice@adviceni.net)

Advice NI provides a free, confidential tax and benefit service, which offers advice and support on issues relating to HMRC products and services, including, Tax Credits, Child Benefit, Self-Assessment, PAYE, Taxes (direct/indirect), National Insurance Contributions and National Minimum Wage. You can contact the **Freephone 0800 915 4604** or email [advice@adviceni.net](mailto:advice@adviceni.net)

Advice NI's **Money Talks** <https://www.adviceni.net/money-talks> is a money and debt online resource hub specifically tailored for people living in Northern Ireland. The site provides tools such as benefits calculators and detailed guides on money and debt including debt management and bankruptcy.

## NI Direct's Make the Call

It is also worth checking that you are availing of all of the benefits to which you might be entitled and there is a free government helpline, [Make the Call](#), which can advise in this area.

## Housing Rights

If you are having problems with meeting your housing costs, the [Housing Rights](#) helpline on **028 9024 5640** provides expert advice across a range of issues, from social housing to private rentals, as well as mortgage arrears and repossessions.

Housing Rights are also offering digital advice on their [public advice website](#) Monday to Friday from 9.30am to 4.30pm.

## Lifeline

Lifeline is Northern Ireland's crisis response helpline for people experiencing distress or despair. Lifeline is available 24 hours a day, 7 days a week, every day of the year.

Lifeline provides compassionate, trauma-informed support for those who are experiencing crisis or despair, and those feeling suicidal. Calls to Lifeline are free. You can call Lifeline on 0808 808 8000.

## Food banks

Food banks can provide emergency food and support to people in crisis. To use your local food bank, you will need to be referred by a community organisation. You can call [Advice NI](#) on 0800 915 4604 for guidance on who you need to talk to. Alternatively, you may wish to contact your local food bank and ask how to get a referral for their services.

[The Trussell Trust](#) network of food banks covers much of Northern Ireland. You can use the search tool on their website to see if there is one in your area.

## More help and advice

### **I am struggling with existing debt**

If you already have debt that you are worried about, there are debt advice agencies who can advise and provide you with options to help deal with your debt.

### **I feel I have no option but to borrow money**

If you feel that you have no option but to borrow money, there may be more alternatives than you realise – even if you have a poor credit history.

**I am worried about illegal lending**

If you have already borrowed from someone you believe is not licensed to lend, there is help and guidance available.

The Consumer Council for Northern Ireland is authorised and regulated by The Financial Conduct Authority to act as a credit broker. Our Firm Number is 913082.