

Help and advice for
getting the most from
your money and life

Helping Hands

For more information and advice from the
organisations in this Pocket Guide, go to
manchester.gov.uk/helpinghands

Helping Hands advice and support to get you through

If COVID-19 has changed your personal circumstances, you are not alone. Use this Helping Hands Pocket Guide to see you through [manchester.gov.uk/helpinghands](https://www.manchester.gov.uk/helpinghands)

GET SUPPORT WITH:

- ▶ Redundancy/Finding work
- ▶ Struggling to pay mortgage/Rent
- ▶ Claiming benefits
- ▶ Debt, bills or borrowing
- ▶ Your health and wellbeing.

Places to go for advice and support

Be Well - Big Life Group

Helps you find a way to live and feel well
with one-to-one support **0161 470 7120**

Citizens Advice Manchester (CAB)

Free, confidential, impartial advice on
0808 278 7800 citizensadvice.org.uk
[facebook.com/ManchesterCAB](https://www.facebook.com/ManchesterCAB)

Help and Support Manchester

for a range of services to help you and
your family **hsm.manchester.gov.uk**

Caribbean & African Health Network

www.cahn.org.uk

Work

Working from home

Get help towards heating, electric, telephone [gov.uk/tax-relief-for-employees](https://www.gov.uk/tax-relief-for-employees)

Young people

[princes-trust.org.uk](https://www.princes-trust.org.uk)

Over 25

Motiv8 Manchester [motiv8mcr.org](https://www.motiv8mcr.org)

Learn new skills or retrain

National Careers Service

[nationalcareers.service.gov.uk](https://www.nationalcareers.service.gov.uk)

Adult education [manadulthood.org.uk](https://www.manadulthood.org.uk)

Learn from home [learnmyway.com](https://www.learnmyway.com)

Apprenticeship – no matter what your age
[theapprenticeshiphub.co.uk/covid-19](https://www.theapprenticeshiphub.co.uk/covid-19)



Change in circumstances

Out of work/Redundant

- ▶ Check with CAB Manchester
- ▶ Search 'out of work checklist' on moneyhelper.org.uk/en or call **0800 138 7777**
- ▶ Jobcentre Plus for jobseeking
- ▶ jobhelp.campaign.gov.uk
- ▶ For urgent vacancies employgm.org

At risk of becoming homeless?

Call Shelter's Emg Helpline on **0808 800 4444** or visit england.shelter.org.uk/housing_advice/homelessness



Call CAB Manchester on **0808 278 7800** or visit citizensadvicemanchester.org.uk/housing-advice

Money Matters

Universal Credit works differently from other benefits - it's important to know the differences.

For advice on benefits call CAB's free Help to Claim service **0800 144 8 444** or check their guide [**citizensadvice.org.uk/benefits/universal-credit**](https://citizensadvice.org.uk/benefits/universal-credit)

Get help if you're struggling to make ends meet. Call Community Hub Support **0800 234 6123** or text **07860 022 876**.

Bills and discounts

Visit [**manchester.gov.uk/helpinghands**](https://manchester.gov.uk/helpinghands) for money tips and help with energy bills.

Struggling to pay water bills?
United Utilities online or call
0800 072 6765.



You're in control

Tackle debt!

Step 1 Open the letters

Step 2 Seek FREE advice from a debt adviser about affordable payments that are right for you at this time

Step 3 Write to creditors with a manageable payment plan and ask them to stop interest

Step 4 Start regular payments and start leaving your debts behind

Manage the stress of debt

Visit [moneysavingexpert.com/
credit-cards/mental-health-guide/](https://moneysavingexpert.com/credit-cards/mental-health-guide/)

Make your money go further

Food

Visit manchester.gov.uk/helpinghands for information on:

- ▶ Eat well for less / 'Grow your Own' guide
- ▶ Low-cost recipes / food banks / clubs.

Healthy Start Vouchers

Help to buy food and milk if you're more than 10 weeks pregnant or have a child under 4 healthystart.nhs.uk

Healthy Eating Tips

Visit nhs.uk/live-well



No heating / need emergency home repairs

Over 60 and/or in receipt of welfare benefits. Manchester Care and Repair **0161 872 5500**
careandrepair-manchester.org.uk

Addiction support services

Services listed are FREE and accept self-referrals or referrals from professionals

National Gambling Helpline

0808 8020 133 gamcare.org.uk

NHS Northern Gambling Service

0300 300 1490

GamFam – Online support for people affected by someone else's gambling

gamfam.org.uk

Gamblers Anonymous

gamblersanonymous.org.uk

NHS Manchester Integrated Drug and Alcohol Service **0161 823 6306**

**[changegrowlive.org/
manchester/opiates](http://changegrowlive.org/manchester/opiates)**

You're not alone

Caring for someone? Visit
carersmanchester.org.uk or
Contact Point **0161 543 8000**

Young people **42ndstreet.org.uk**

Age-friendly networks in your
neighbourhood **[manchester.gov.uk/
agefriendly](http://manchester.gov.uk/agefriendly)**

Get involved with community projects
buzzmanchester.co.uk

LGBT Foundation, Manchester – all ages
and all communities **0345 3 30 30 30** or
Google LGBT Foundation

Free 24-hour National Domestic Violence
Helpline **0808 2000 247**

Free Male Advice Line **0808 801 0327**

Get online

Access libraries, GPs, prescriptions, NHS, banking, benefits and more

Stay connected with friends, family, communities, e-books, entertainment

Getting started and getting on

Ask at your local library

letsgetdigitalmanchester.com

For digital assistance and support
text your name and neighbourhood
to **07860 064 128**

For read aloud and
translate website
support, use
Accessibility tools
or use Browsealoud



Helping Hands

Help with bills, debts, saving costs
manchester.gov.uk/helpinghands

Age UK Manchester

www.ageuk.org.uk/manchester
0161 833 3944

Every Mind Matters

nhs.uk/every-mind-matters

Citizens Advice Bureau

Free, confidential, impartial advice
citizensadvicemanchester.org.uk
0808 278 7800

Loads to do near you

loadstodo.co.uk

Samaritans

Call free, any time, from any phone
116 123