

**citizens  
advice**

**St Helens**

# **Struggling with bills or debt?**

**Your guide to taking  
back your power.**

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# Money support guide



Take back your power.

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Money worries can happen to anyone.

Rising bills, higher costs, or a change in income can put real pressure on your budget.

By opening this pack you've already taken the first step to getting your finances back on track.

Inside, you'll find:

- Practical steps you can take right now
- Links to trusted resources for clear, up-to-date advice
- Details of local support available here in St Helens

Start with the section that matters most to you, and use the links to explore further support when you're ready.

You're not alone - we're here to help you take back control of your money and your future.

A handwritten signature in black ink that reads "Ryan Smith".

Ryan Smith, CEO at Citizens Advice St Helens



If things feel urgent, support is closer than you think

# Where to get Urgent Help in St Helens

Food, Essentials & Council Support

## Food banks

If you can't afford food, we can refer you to a local food bank in St Helens. You'll get at least three days of essentials. You can also ask your GP, housing officer, or another local service for a referral.

## Household Support Fund

St Helens Council may help with essentials like food, clothing, or energy bills. You don't have to be on benefits to apply. Apply online or call 01744 676789.

[Click for how to apply](#)

Energy & Utilities

## Emergency credit

On a prepayment meter and out of credit? [Contact your supplier](#) — they should add temporary credit to keep your supply connected.

[More info](#)

## Fuel vouchers & grants

Some suppliers and the [Household Support Fund](#) can provide vouchers or grants if you're struggling to top up.

## Support with fuel grants

Subject to eligibility, we may be able to offer assistance with access to fuel grants so its worth [speaking to one of our advisors](#) if you're struggling.

If things feel urgent, support is closer than you think

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## Housing, Rent & Council Tax

### **Rent support**

If you're struggling with rent, talk to your landlord early. You may qualify for a Discretionary Housing Payment (DHP). You can speak to us for more information, or head to [St Helens Council's website](#).

### **Eviction worries**

Ask about Breathing Space. It's a 60-day legal pause on some action from landlords or creditors while you get advice. Have a chat with one of our advisors to help decide if breathing space is right for you.

## Benefits and Advances

### **Advance payments**

Waiting for your first Universal Credit payment? You may be able to [request an advance](#) and repay it in small installments from future payments.

[More info](#)

### **Hardship payments**

If your Universal Credit is reduced because of a sanction, you may be eligible for a hardship payment.

[See page 7 for benefits eligibility checker.](#)

### **The Live Well Directory**

If you've still not found what you're looking for, the Live Well Directory is packed with even more useful local links and resources.

[More info](#)



If things feel urgent, support is closer than you think

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## Warm Spaces

### **Warm Welcome Spaces**

Libraries and community centres across St Helens offer a safe, warm place to sit, charge, use Wi-Fi, and feel less alone.

[More info](#)

## Emotional Support

### **Need to talk?**

Money stress affects mental health. Free, confidential support:

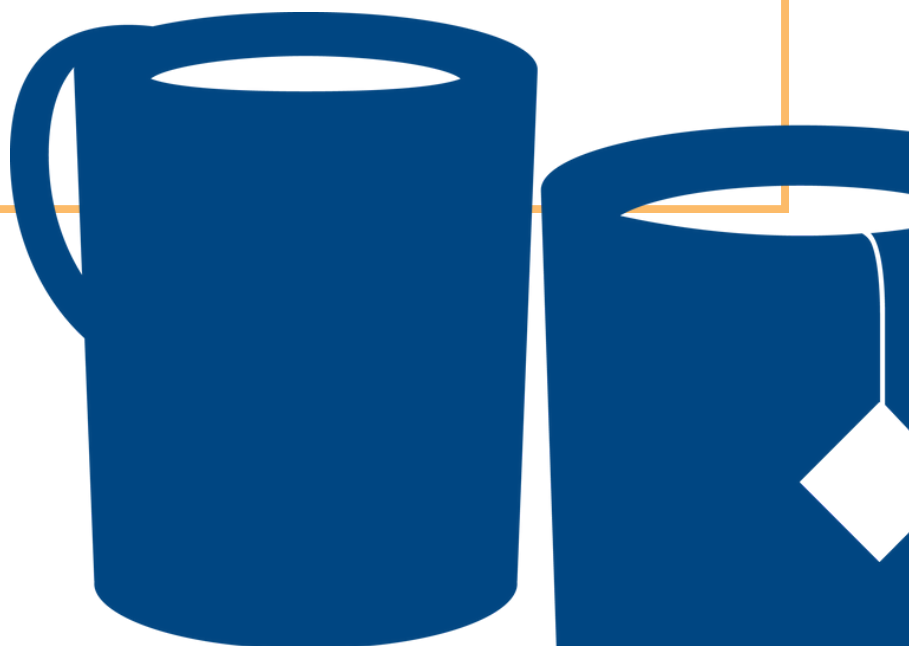
Samaritans – Call 116 123

Shout – Text 85258

Mind – Call 0300 123 3393

If there's immediate danger, call 999 or go to A&E.

Or visit the [Live Well directory](#) to find more local services that can offer support.



Make sure you're not missing out

# Check Your Benefits & Entitlements

Making sure you're getting everything you're entitled to can make a big difference to your budget. Here's how to check quickly and easily.

Check What You Can Claim

## Benefits Calculator

Use the Turn2Us Benefits Calculator for a quick idea of what help you might be eligible for. It's a trusted tool highlighted by Citizens Advice as a helpful starting point. If you would like help understanding your results, get in touch with [Citizens Advice St Helens](#).

[Benefits calculator](#)

Universal credit and other benefits

## Check if you're eligible

You may qualify for Universal Credit if you're on a low income, changing jobs, unemployed, or caring for someone. Visit the UK government eligibility checker:

[Eligibility checker](#)

[See page 5 for info about advance payments and hardship payments.](#)

## Make sure you're not missing out

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### Support for Disability, Illness & Carers

#### You might be entitled to extra support, such as:

- Personal Independence Payment (PIP)
- Employment and Support Allowance (ESA)
- Carer's Allowance

[More info](#)

### Pension and age-related support

#### Pension Credit

- If you're over State Pension age and on a low income, Pension Credit can top up your income and unlock other benefits. You can check eligibility and apply online through GOV.UK, or speak to us for support.

[Check eligibility.](#)

#### Winter Fuel Payment

If you were born before 25 September 1957, you could get between £250 and £600 to help with heating costs. Check if you qualify and how to claim on the GOV.UK website.

[Check eligibility.](#)

#### Warm Home Discount

This is a one-off discount on your electricity bill (or gas if your supplier bills you together). Find out more about eligibility and how to apply below.

[Check here to see if your supplier takes part.](#)

[More info](#)



When bills feel too big to handle

# Managing Bills and Essentials

Keeping up with bills can be tough, but there are practical steps and support schemes that can help reduce the pressure.

## Energy and Utility Bills

### **If you're finding it hard to pay your gas, electric, or water bills:**

Talk to your supplier – They may be able to set up a manageable repayment plan or offer other support.

[More info](#)

### **Grants and support**

You may be able to access hardship grants from energy suppliers. You can get more info below. It's also worth looking at Turn 2 Us to see if you're eligible for any of the grants they have.

[More info](#)

[Turn 2 Us](#)

## Council tax

### **If you're struggling to pay your Council Tax, contact St Helens Council as soon as possible. You may be able to:**

- Set up an affordable repayment plan - Our advisors can assist you with this process, so get in touch.
- Apply for Council Tax Reduction if you're on a low income or receiving benefits

[Get in touch](#)

[About reductions](#)

## When bills feel too big to handle

### Broadband & Mobile Costs

#### **If broadband or phone bills are stretching your budget:**

- Check if you are eligible for a social tariff. These are discounted options for people on low incomes or certain benefits.

[More info](#)

- Speak to your provider. If you're having trouble paying, they may offer a cheaper deal or a payment plan.
- More information about how to reduce your home phone and internet bill is available from Moneyhelper.

[Moneyhelper](#)

### Water Bills

If you're using a lot of water due to a health condition or other essential usage or you're on benefits, you may qualify for water bill support schemes like WaterSure or support tariffs.

[More info](#)

All water companies offer a social tariff that can help reduce your bills if you are on a low income. It's also worth [checking if you could save with a water meter.](#)

[More info](#)

### Food and Essentials

#### **Struggling to manage costs of food or daily needs?**

- Food banks - You can get a referral via Citizens Advice St Helens to access local food bank support.
- Community support - Many local charities and groups offer meals or essentials—just ask us for signposting details.

**FINAL NOTICE**

Debt got you down?

# Sorting your Debts

Debt can feel heavy. But there's help out there, and ways to take back control. Whether it's rent arrears, bills, or credit card... let's break it down and find your next step.

## Getting your head around your debts

It's easy (and totally normal!) to bury your head in the sand when it comes to debt. But understanding what you owe, and which debts are most urgent, is your first step to taking back control. Get in touch to speak to one of our local advisors.

[Get in touch](#)

### Priority Debts

Some debts have more serious consequences, like eviction or disconnection. These should always be tackled first.

## Credit cards, loans & Buy Now Pay Later

All debts can cause stress, especially when credit cards, loans, and 'buy now, pay later' schemes start to pile up. The good news? There may be ways to freeze or reduce payments, or get support through a Debt Management Plan or Debt Relief Order. Our advisors can help you explore and understand your options.

[Get in touch](#)

CREDIT CARD

1 982 093728 18376

CreditCard

3728 183762 1231

## Debt got you down?

### Rent Arrears

Falling behind on your rent can be scary, but you're not alone, and help is available.

#### **Discretionary Housing Payment**

- If you already get Housing Benefit or the housing element of Universal Credit, you may be eligible for a Discretionary Housing Payment (DHP). It's a short-term grant to help cover rent shortfalls or prevent eviction.

[More info](#)

#### **Not eligible for a DHP?**

There are still things you can do. Don't ignore it, speaking to your landlord and getting advice early can make a big difference.

[National Debtline](#)

[Shelter](#)

### Mortgage Arrears

Falling behind on your mortgage can feel overwhelming — but there are steps you can take to avoid the situation escalating.

#### **Talk to your lender and talk to us!**

- They may be able to offer a short-term payment plan, change your mortgage terms, or give you a temporary payment break. Don't wait until the problem gets worse. Citizens Advice St Helens can support you to understand your rights and avoid losing your home.

[More info](#)

Practical ways to spend less, save more, and feel more in control.

# Taking Control of Your Cash

When every penny counts, small changes can help you stay on top. From building a simple budget to switching suppliers or finding local help, here are a few ways to cut costs without cutting corners.

## Smart Budgeting

Knowing where your money goes is the first step to taking back control. A simple budget helps you stay on top of bills, spot unnecessary spending, and plan ahead.

[Budget planner](#)

## Get the Best Deal on Your Bills

### Shop around

It's worth shopping around or checking if you're on the cheapest tariff, especially for broadband, mobile and insurance. Comparison sites can help.

[Switching supplier](#)

[List of comparison sites](#)

### Contact your current provider

Even without switching, you may be able to get a discount or a better deal just by asking. Many providers offer cheaper packages, payment breaks, or tailored plans if you're struggling. [Get more info on how to reduce bills and use comparison sites here.](#)

### Review what you really use

Are you paying for unlimited mobile data you never use? Or extras on your broadband package you don't need? Trim the extras and keep the essentials.

Practical ways to spend less, save more, and feel more in control.

## Travel for Less

If you rely on public transport, you might be eligible for discounts or travel passes:

**You may be eligible if you're:**

- Aged 5–18
- Aged 19–24 and on an apprenticeship
- Aged 60+
- Living with a disability

These passes can save you money on buses, trains, and ferries across the Merseyside region.

[More info](#)

## School Meals

Check if your child is eligible for free school meals.

[Check and apply here](#)

## More ways to stay on track

**Plan for Bills**

Set calendar reminders for regular bills, or ask your bank about setting up standing orders. This can help avoid late fees or missed payments.

**Check Your Subscriptions**

Streaming, apps, memberships, etc... small costs can add up. Check what you're paying out monthly and cancel anything you no longer use.

**Keep Track of Spending**

Take 10 minutes at the end of each week to review what you've spent. It's a simple habit that builds awareness and gives you more control.



Cash P

Don't let your mental health spiral, help is on hand!

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# You're Not Alone

We know how overwhelming it can feel when money is tight. But help is out there – and support is stronger when you know where to look.

## **Worried about your mental health?**

If money worries are taking a toll on your wellbeing, you don't have to face it alone.

### **Immediate support:**

**[Samaritans - Call 116 123](#)**

**[Shout - text 85258](#)**

**[If you're in immediate danger, call 999](#)**

## **Local Mental Health Support in St Helens**

### **[St Helens Mind](#)**

Helps people with mental health problems through befriending and group support.

### **[Andy's Man Club](#)**

Free peer support group for men (18+) held weekly in St Helens.

### **[Chrysalis Centre for Change](#)**

Support for women experiencing mental health challenges or emotional distress.

### **[St Helens Wellbeing Service](#)**

Offers free wellbeing support and help to find local mental health services.

### **[Standing Tall Foundation](#)**

Local charity supporting mental health, addiction recovery, and wellbeing.

You've taken the first step – now keep going.

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# You've Got This!

You've done the hardest part, which is finally facing your financial situation. Now it's time to own it and start working your way out, one step at a time.

Whatever brought you here... stress, debt, rising bills, anxiety, this pack was made to help you take back control. And the truth is: you have more power than you think.

It's not about fixing everything overnight.

It's about finding the strength to act. One step at a time. One decision at a time. One call. One click. One change.

Because the moment you decide to do something about it — even just reading this pack, you've already started.

From here, keep going:

- Use the links.
- Ask for support.
- Speak to someone.

You're not alone. You're not stuck. You're not powerless. You've got this.

**And we've got your back.**

**Our service is local, free and confidential.**

Get in touch

