

Taking control of your debt

If you find that you have more money going out than coming in, it is important not to panic or ignore the situation. We would advise you to seek free debt advice.

You can have advice from a debt advisor either:

- Face-to-face at a local debt advice agency
- Over the phone with a local or national organisation.

Some debt advisers will offer **self-help advice**. This means they will explain the different options to you, and you will take actions for yourself to solve your debt problems.

Other advisers will offer **casework**, where they take some actions on your behalf. You should think about the different ways you can access debt advice and also whether you would prefer self-help advice or casework when deciding which debt adviser to contact. You might want to talk through the options with your healthcare professional.

It can be hard to seek help for money problems because you may feel guilty or ashamed. But debt advisers are used to helping people from all walks of life with money problems, and they will not judge you. If you are finding it hard to take that first step, re-visit the confidence-building exercise on page 15.

When you are ready to seek advice, it can be a great help to be well-prepared. Your debt adviser will ask you about:

- Your income
- Your outgoings
- Money that you owe
- Any assets or savings that you have.

❗ Assets are things that you have that are worth a lot of money, such as a house or car.

This is so they can get a full picture of your situation and give you advice that is tailored to your needs. For example, the options they offer you might be based on what your budget is. Or they may have to rule out some options if you own an asset worth a lot of money. If you have completed a budget sheet, have this handy at the debt advice appointment, along with details of any organisations you owe money to and the amounts.

You might find that the debt adviser gives you a few different options for sorting out your money worries. This might feel overwhelming but remember that you don't have to make a decision straight away.

Ask the debt adviser to give you a few brief action points to take away after your first appointment and ask that you speak to them at a later date when you have had a chance to think things over. You can use the action points in 'plan out your next steps and take action' on page 50 to record any actions the debt adviser gives you.

Section 4

Navigating the benefit system

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Like many people with mental health and money difficulties, you may have to navigate the welfare system to claim benefits such as:

- Personal Independence Payment (PIP)
- Universal Credit
- Employment and Support Allowance.

Note: The Mental Health and Money Advice service has guides on each of the above, which you can find on our website: www.mhma.org.uk/welfare-benefits

Information you need when applying for benefits

Whether you apply for benefits over the phone, online or in-person to the Department for Work and Pensions (DWP) you will need the following information:

- Your National Insurance number
- Details of your mortgage or rent
- Personal identification details, e.g. passport, driving licence, proof of address.
- Details of any income you receive
- Information on any mental/physical illnesses you have
- Information on savings you have
- Your primary health care professional's contact details
- Your bank details

Tips when applying for benefits

1. Some staff within the DWP have a background in mental health, but not all do. You should be open and honest about any health condition you have and how it impacts on your life.
2. Suppose you are thinking about switching from one benefit to another. In that case, you should seek advice from a benefits adviser because you could end up being worse off financially. Go to page 48 for information about finding a benefits adviser, or ask your healthcare professional to help you.
3. Visit the Mental Health & Money Advice service website and read the guides on applying for benefits with a mental health condition. www.mhma.org.uk/welfare-benefits
4. Before applying for benefits, or dealing with a benefits concern, make sure you go back to the first section and re-read the confidence-building techniques.
5. If the thought of applying for benefits makes you anxious, follow the activity below, which can help you manage your feelings.

Managing anxiety when applying for benefits

Sometimes, when applying for benefits, people can find the process very overwhelming and anxiety-inducing. To reduce these feelings, try the following breathing exercise:



Activity

When we enter a dangerous situation, our 'fight or flight' response is triggered. It's a natural response and allowed our prehistoric ancestors to fight or escape a dangerous situation, such as being attacked by a wild animal.

However, in modern-day life, our bodies can respond to a 'perceived threat' or 'psychological threat' in much the same way. Although psychological threats will look different for everyone, they could include situations such as a loss of income or increased debt.



If you are experiencing money worries, your brain could interpret this as a psychological threat, and the 'fight or flight' response may be triggered. Some of the symptoms in your body that you may notice are:

- Increased heart rate
- Tightening chest
- Feeling unable to breathe
- Headaches
- Tension (particularly in your neck or shoulders)
- Dizziness
- Restlessness
- Feeling sick
- Loss of appetite.

It is difficult to stop this response - however slowing your breathing down can help to counteract the 'fight or flight' response, and help us feel less anxious. **Try practising this simple technique:**

- Inhale through your nose for 4 seconds
- Hold for 4 seconds
- Exhale through your mouth for 6 seconds
- Hold for 2 seconds
- Repeat 5-10 times.

By regulating your breathing, you should now feel calmer and more prepared to take the practical steps to apply for welfare benefits.



Section 5

Support

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Sharing the load

Many people with mental health and money difficulties find it helps to involve their family members, partners or carers in conversations about their financial problems. Complete the section below with a person you trust, so that they know how best to help you if things get difficult.

Name of trusted person:

Do you consent to your healthcare/support worker
or money adviser contacting this person:

Yes / No

If yes, what are their contact details:

When you are having mental health or money difficulties,
how can your trusted person help you?

What things are unhelpful when you are having mental health
or money difficulties?



Crisis plan

When our mental health declines, or when we are in financial difficulty, we may experience feelings of hopelessness, or that there is no way out of our situation, which can cause great distress.

For some people, these feelings could become overwhelming and lead to a mental health crisis. This can mean different things for different people; for example, it might mean experiencing mania, psychosis or suicidal thoughts. If you think you are at risk of going into a crisis, it's critical to think ahead and share your crisis plan with those close to you. The crisis plan below can be a helpful and pre-emptive tool to be completed before things deteriorate.

A mental health crisis for me looks like:

When I have experienced a mental health crisis before, the following things have helped me:

The first person I will contact if I experience feelings of a mental health crisis is:

Their contact number is:

If they are unavailable, I will contact:

Their contact number is:

Remember if you experience feelings of suicide or self-harm, you can phone 111 or 999 in an emergency, as well as attend your local A&E.

My nearest A&E is:

Other emergency resources:

- Call Samaritans on 116 123 (UK-wide)
- Text SHOUT to 85258 (UK-wide)

Section 6

Signposting & appointment planner

Several organisations can support you with your money worries:

Mental Health & Money Advice

Mental Health and Money Advice is a UK-wide service that provides information, advice and casework to people who have mental health and money issues.

For more information on money and mental health visit our website: www.mhma.org.uk/toolkit

StepChange Debt Charity

StepChange Debt Charity provides free debt advice and a wide range of debt solutions.

Website: www.stepchange.org or call 0800 138 1111.

National Debtline

National Debtline is a charity that gives free debt advice by phone and webchat.

Website: www.nationaldebtline.org or call 0808 808 4000.

Money Advice Service

Money Advice Service was set up by the government and offers free, impartial money advice.

Website: www.moneyadviceservice.org.uk or call 0800 448 0814.

Money Advice Service also has a debt advice locator tool where you can find national and local organisations that provide free debt advice: www.moneyadviceservice.org.uk/en/tools/debt-advice-locator.

Turn2Us

Turn2Us is a national charity that provides practical support when people are struggling financially. They have a useful benefits calculator on their website, and you can also search for charities who may be able to provide you with grants to buy essential items.

Website: www.turn2us.org.uk

Local support

There may also be organisations and services in your local area. The Turn2Us advice finder will help you find an organisation in your area that can give you advice on debt and benefits:

Website: www.advicefinder.turn2us.org.uk

Most areas also have a local Citizens Advice Bureau who give advice on debt and benefits. You can find your local Citizens Advice on their website: www.citizensadvice.org.uk



Use this page with your healthcare provider to identify relevant people in your community who can support you:

Follow-up appointment	Actions from appointment	Date of appointment	What support can they offer me?	Name of organisation

www.mhma.org.uk

Registered charity number: 1170815

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