You'll find a plethora of resources including budgeting tools, blogs, videos, guides, helplines and webchats by clicking on the links below:

https://www.gov.uk/benefits-calculators https://www.gov.uk/universal-credit https://www.gov.uk/employment-support-allowance https://www.gov.uk/30-hours-free-childcare https://www.nationaldebtline.org/ includes online tools, webchat, email and telephone advice https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/use-our-debt-advicelocator?source=mas# (formerly the Money Advice Service) they provide online tools and webchat, plus links to free services accredited by the Money and Pensions Service https://www.financialwellnessgroup.co.uk/MAS/ https://www.payplan.com/free-online-debt-help/ https://www.stepchange.org/start.aspx?utm\_source=MAS&utm\_medium=referral&utm\_campaig n=Debt locator&utm content=Link&domain=http://www.moneyadviceservice.org.uk&WT.mc id =800999 https://www.youthlegal.org.uk/ https://adviser.moneyhelper.org.uk/en https://www.debtadvicefoundation.org/ https://www.moneyandmentalhealth.org/ https://capuk.org/i-want-help/courses/cap-money-course/introduction https://www.mentalhealthandmoneyadvice.org/ A list of 9 charities and grants is available here

Citizens Advice also have a whole section of their website dedicated to money and debt here

Big Energy Saving Campaign - Citizens Advice and the Energy Saving Trust are sharing information and advice to help people manage their energy bills here Grants and benefits to help pay energy bills can be found here Find out how to get help with bills here

In addition, our new Employee Assistance Programme, Health Assured, has legal advisors who may be able to assist staff with issues such as tenancy and housing concerns. This is offered alongside the counselling service and you can find out more here