

Letter template:

[Address of creditor]

[Date]

To Whom it may concern

Re [Your name, address and reference number]

I have been sent a fact sheet from Community Money Advice (CMA) as I am struggling with my financial affairs due to the impact that Covid19 is having on my circumstances. This means that I am currently having difficulty paying all my bills and regular essentials. CMA has suggested that, to be able to manage during this crisis, I ask to take a break from making payments to you.

Please would you give me a holiday period of 90 days to begin with, where I won't be making any payments to yourselves. I would also ask that you take no enforcement action and freeze any interest and charges that may be accruing during this time so that my circumstances don't get any worse.

As you will appreciate, given the uncertainty surrounding the situation it is likely to take some time before things start to return to normal so I will keep you updated as to my circumstances.

Thank you for your co-operation in this matter.

Yours faithfully [Your name]

cma
Freedom from debt
Hope for the future

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Covid 19

Financial Help **FACT SHEET**

Don't panic, there is help out there and things that you can do that will enable you to regain control of your finances.

This leaflet outlines some of the places where you can get help, information and guidance.

Before thinking about your bills or who you owe money to, you first need to find out if there is any additional money/support you are entitled to. Several schemes have been introduced to help people during the Covid19 Pandemic – see over for some useful phone numbers and websites. However, it may seem daunting or confusing finding where to go to get help or advice. If you are feeling overwhelmed, pick up the phone or Skype and ask a friend or family member to help, or you can contact your nearest Community Money Advice Centre (CMA) or CAB.

After you have made a start on applying for additional support, you can look at dealing with your ongoing bills and any debts that are causing you stress. You will need to contact your creditors (people you owe money to) including your Landlord/mortgage company, Council Tax department, gas and electricity suppliers, credit card, loan and overdraft providers and anyone else you owe money to, asking them to put your account on hold for a period of time using the letter template in this factsheet. If possible keep paying them whatever you can afford, even if it is small amounts, and keep them informed of any changes in your circumstances, good or bad.

You may find it helpful to write down your income and expenditure on a form called a **Financial Statement**. If you would like a guide as to how to do this, as well as a simple form for you to use, please contact CMA either by emailing info@communitymoneyadvice.com or telephoning **01743 341929** and ask for a copy to be sent to you (*free of charge*).

Helpful telephone numbers:

Universal Credit/New Style ESA Claim	0800 328 5644
New Style JSA Claim	0800 055 6688
Existing Claim for New Style JSA/ESA	0800 169 0310
HMRC – time to pay	0800 024 1222

Other information in respect of rent/council tax is available through local authorities and your landlord

Helpful websites:

Government: www.gov.uk/guidance

Community Money Advice:
www.communitymoneyadvice.com/selfhelp

Money Saving Expert: www.moneysavingexpert.com

Citizens Advice: www.citizensadvice.org.uk

On the last page of this leaflet is a letter template for you to use to send out to all those you owe money to. You will need to put in the address of your creditor, your own details including your name & address and any reference numbers you have relating to that particular debt/bill. If you have access to a computer you can use the interactive pdf of the template (available on CMA website) to change the details and either email it to your creditor or print it off and post it. If you don't have access to a computer you will need to copy the letter by hand, changing the details for each creditor and then post it to them.

If you are struggling to put food on the table, contact your local Foodbank or Food depot, letting them know you have received this factsheet from CMA, and ask how you can access food parcels to help tide you over.