Money advice and support

Helping Hands: Is the cost of living campaign for Manchester residents which provides lots of advice and support. To find the help you need visit manchester.gov.uk/helpinghands. This handy Helping Hands ZCard pocket guide containing advice and guidance can also be downloaded and distributed to employees, parents and carers.

Manchester City Council Advice Line: 0800 023 2692. The line is free to call, open Monday to Friday 9am to 4:30pm. Translations and Sign Video services are available upon request and support can also be accessed via the online form Request cost of living advice.

Emergency Grants: If emergency grant support is required this can be provided by your local authority if you live outside of Manchester. Emergency grants provide a lifeline for people and families who may be eligible to apply. Find out more by visiting your council's website. If you live in Manchester and are in financial crisis you can apply for a cash grant. Visit our website for more information and how to apply.

Manchester Money Advice Referral Tool (MART). The MARTs aim to provide assistance to organisations/professionals who engage with people who are struggling financially, by guiding the user through a conversation with a person about their financial difficulties so that they can confidently:

- refer them onto an appropriate organisation which can help them maximise their income, and/or
- refer them to an appropriate organisation that can provide advice/help on issues that may have caused their financial difficulties, or made those difficulties worse (such as their mental health)

You can find more details about the MARTs, and download them, at - MART - Greater Manchester Poverty Action (gmpovertyaction.org).

Borrow Money Safely: Say no to pay-day loans, doorstep lenders and loan sharks. There is a range of free and confidential advice and support available and recommended safer ways to borrow. Think carefully before borrowing money: even if you're desperate, there are other options, such as a credit union or emergency grant.

Credit Unions: Credit Unions are nonprofit financial cooperatives owned and controlled by their members. They offer their members a range of competitive savings, loans and insurance products. Manchester Credit Union (MCU) has a money and budgeting advice service which offers one-to-one support in person for those who want to speak to someone about their finances. Find out more.

Staying Safe: Be aware of tactics fraudsters use to lure people into borrowing money and phishing scams to try and get personal details. Read more on how to avoid these types of scams. If someone thinks they have borrowed money from a loan shark they can report this at www.gov.uk/report-loan-shark.

Employee Assistance Programme: The Employee Assistance Programme (EAP) is a 24 hour service available that can help your employees with financial worries. An EAP service also offers lots more health and wellbeing support for your employees and their families. Please ensure your employees have access to information about how to contact their EAP and what support is available to them via your provider.

Money Helper: Money Helper offers free and impartial help with money, backed by the government. They have a range of tools that can help you keep track of money and help sort payments in the right order.

Budget Planner: free tool The free Budget Planner helps keeps track of exactly where money is being spent and offers a breakdown of spending by category, so you can keep on top of your outgoings and take control of your finances.

Bill Prioritiser: free tool The bill prioritiser helps to sort bills and payments in the right order and tells what you need to do if you're struggling before you miss a payment. It helps you to see which should be paid first and which has a greater consequence for not paying.

Charities and other organisations who can provide advice:

Manchester Citizens Advice Bureau - at the Customer Service Centre in the Town Hall Extension, by appointment only: contact CAB direct on 0808 278 7800 to book your debt advice session.

Money Charity offers support and guidance on managing your money and making the most of it.

Step Change Debt Charity - a specialist debt charity

Debt Advice Foundation - a specialist debt charity

National Debtline - provides a four-step guide to preventing and dealing with debt

Money Saving Expert mental health guide - provides resources to help manage the stress of debt

Money Navigator Tool - provides help and guidance for your finances

Money Adviser Network - free, confidential and independent debt advice.

The government has also published energy saving advice as part of the Help for Households Campaign.

Help for Households website: https://helpforhouseholds.campaign.gov.uk/

Energy saving advice: https://helpforhouseholds.campaign.gov.uk/help-with-your-bills/energy-saving-advice/

Energy and Fuel Bills

There is a range of support on offer for those struggling to pay fuel bills or are at risk of being disconnected. Please share this information via your web pages, newsletters, notice boards and points of contact to enable them to signpost those who need support.

Manchester Residents: Can find more support and advice on our website. If you live outside of Manchester, please check with your local authority about the support available to you.

The Local Energy Advice Partnership (LEAP): Can help people in or at risk of falling into fuel poverty save money. See how LEAP could work for you.

Free Advice: On household energy bills to help you keep warm and safe in your home can be obtained by contacting National Energy Action (NEA).

Property Owners: In England or Wales, you can get recommendations for home improvements that could make your home cheaper to heat and keep warm. Find ways to save energy in your home - GOV.UK (www.gov.uk)

Utility Bills: If you're having difficulty paying a gas or electric supplier-contact them straight away. See Citizens Advice Bureau energy advice. You can also get advice on cutting your energy bills here.

If you are a United Utilities customer, find out what help there is if you're having difficulty paying your water bill.

Bill Prioritiser: free tool The bill prioritiser helps to sort bills and payments in the right order and tells what you need to do if you're struggling before you miss a payment. It helps you to see which should be paid first and which has a greater consequence for not paying.

Travel

CYCLE: Cycling is a great way to travel. It is sustainable, practical and enjoyable. In addition, it has proven health and wellbeing benefits. It doesn't matter if you haven't ridden in ages. Just try getting on a bike and pedal and you will pick it up in no time! TfGM offer a range of training courses to support people who want to try cycling including:

- learn to ride - free beginner's cycle training
- road rider ready - free road cycling training
- maintenance courses - learn how to fix your bike

If you want a little more support, TfGM has some great training sessions available for those who live and work within Greater Manchester, particularly the one to one sessions. TfGM's website also has lots of information such as electronic maps, journey planners and plenty of great ideas and relevant contacts for all of your cycling needs.

RAIL: Flexible Tickets: National Rail have launched some new flexible ticketing options along with their season tickets. The National Rail website lets you calculate savings and find the best ticket options based on how often you travel.

Annual Tickets: You can get annual train tickets using these schemes

- GM Train Card (unlimited travel on all trains within Greater Manchester)
- System One County Card (unlimited travel on all trains and buses across Greater Manchester)

BUS: There are three free bus routes operating within the city centre. For the routes and frequency of service, see the Transport for Greater Manchester (TfGM) website. If you travel less frequently, you can buy a fixed number of day tickets which can be used over a set period i.e. 4 weeks or 3 months etc. These can be cheaper than buying daily tickets. See your travel provider's website for information about tickets:

- First Bus
- Diamond

If you travel with different bus operators or you need a combination of bus, train or tram, there is a range of tickets on System One travel cards, which allow combined travel throughout Greater Manchester.

METROLINK: Metrolink's Clipper ticket is for those travelling less frequently where you can buy a fixed number of day tickets to used over a set period. You can also save time and money with a Metrolink annual travelcard and travel any day, any time. This ticket gives you unlimited travel throughout your chosen Metrolink zones.Visit the Metrolink website to work out which zones you

need. if you're under 16 (or aged 16 with an igo card) or have a TfGM-issued disabled concessionary pass, you can buy a half-price ticket. Find out more about concessionary passes and tickets.

Food

Helping Hands is our the cost of living campaign for Manchester residents which provides lots of advice and support. To find the help for your employees, parent, carers and their families visit manchester.gov.uk/helpinghands

For those that don't live in Manchester, there are still lots of ways they to get help if they are struggling to feed themselves or their family. No-one should feel ashamed, as financial crisis can happen to anyone. Please support your colleagues and the parents and carers of your pupils by raising awareness of all the cost of living support available.

Our Manchester Food Partnership

The Our Manchester Food Partnership (OMFP) is a new partnership of social food providers (made up of affordable food schemes, food banks and community grocers) who are working together to simplify and improve the support available for residents in need across the city.

Food banks

For those struggling to feed themselves or their family, there are currently 200 food providers working across Greater Manchester. Most of them operate on a voucher system, and for this they will need a referral from either a GP, social worker, health visitor or Citizens Advice.

But there are both referral and non-referral foodbanks. Find your nearest online at www.trusselltrust.org or www.greatertogethermanchester.org

Additional food support services

Humansmcr: Food Parcel delivery service across Manchester and Salford. Referrals online by referral agency. Email info@humansmcr.org for more information or call 0161 234 0171

Porch Boxes: Crisis Packs available across Bury. Call 0161 761 5908

Urban Outreach - Food Hub: Support across Bolton. Call 01204 337221

The Rafiki Project: The Rafiki Project is an initiative by FareShare Greater Manchester and the Manchester Black, Asian and Minority Ethnic Network CIC, in collaboration with Greater Manchester Black, Asian and Minority Ethnic Network, to provide more culturally diverse foods to communities experiencing racial inequalities in the Greater Manchester area. They distribute surplus food from some of the UK’s top food companies to nearly 9,500 charities and community groups.

Free school meals

Children of your employees, parents and carers may qualify for free school meals. If they live in Manchester, they can read more information and see details about how to apply on our website. If they live outside of Manchester, they can check with their local council to see if they qualify.