

# **I am struggling to make ends meet**

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If you are constantly worried about money, there is help available with budgeting, benefits, housing and debt advice.

If your financial situation is a constant worry, there is help available with budgeting, benefits, housing, debt and other advice to help you manage your money better.

Many of us struggle to make ends meet from time-to-time but, if you are constantly struggling with your finances, it is important to be proactive and seek advice and guidance early – before debt becomes an issue.

There are a number of advice agencies who can provide free, independent advice and guidance.

# Advice agencies you can help you

## The Consumer Council

### Money saving advice and information

The Consumer Council has money saving tips and advice on lots of household bills, including electricity, oil, gas, and how to reduce your food shop. Links to this advice can be found below.

[Financial support with high electricity, oil and gas bills](#)

### Budget planner

We have a free downloadable budget planner that you can print out if you prefer to review your spending on paper. Download our budget planner by **clicking this link** or call us on 0800 121 6022 to request a printed copy.

### Free online money saving tools

We also have a number of independent comparison tools which can help ensure that you are getting the best deal on essential services, such as electricity and gas and oil:

- Use electricity price comparison tool [here](#)
- Use gas price comparison tool [here](#)
- Track home heating oil prices [here](#)

## Advice NI

The Advice NI Welfare Reform Support Project provides free help and advice on welfare reform issues including Disability Living Allowance, Personal Independence Payment, Employment and Support Allowance, Housing Benefit and Universal Credit. You can call the **Freephone 0800 915 4604** or email [advice@adviceni.net](mailto:advice@adviceni.net)

Advice NI provides a free, confidential tax and benefit service, which offers advice and support on issues relating to HMRC products and services, including, Tax Credits, Child Benefit, Self-Assessment, PAYE, Taxes (direct/indirect), National Insurance

Contributions and National Minimum Wage. You can contact the **Freephone 0800 915 4604** or email [advice@adviceni.net](mailto:advice@adviceni.net)

Advice NI's **Money Talks** <https://www.adviceni.net/money-talks> is a money and debt online resource hub specifically tailored for people living in Northern Ireland. The site provides tools such as benefits calculators and detailed guides on money and debt including debt management and bankruptcy.

## NI Direct's Make the Call

It is also worth checking that you are availing of all of the benefits to which you might be entitled and there is a free government helpline, [Make the Call](#), which can advise in this area.

## Housing Rights

If you are having problems with meeting your housing costs, the [Housing Rights](#) helpline on **028 9024 5640** provides expert advice across a range of issues, from social housing to private rentals, as well as mortgage arrears and repossessions.

Housing Rights are also offering digital advice on their [public advice website](#) Monday to Friday from 9.30am to 4.30pm.

## The Trussell Trust

[The Trussell Trust](#) supports communities and churches to open food banks across the UK. Their network of food banks provide a minimum of three day's emergency food and support to people in crisis. Their [website](#) provides a search tool to allow you to find a foodbank in your area.

The Consumer Council is authorised and regulated by The Financial Conduct Authority to act as a credit broker. Our Firm Number is 913082.