

FREE Financial Information and Guidance

Money Advice West

Seven charities in Gloucestershire, Bristol and surrounding areas have partnered up to offer a free debt advice service called 'Money Advice West'. The agencies are spread from Gloucestershire to Bristol to North Somerset, so wherever you live in these areas, there is help near to you. They provide support face to face, via phone or by email. Contact Money Advice West to find out which service is nearest to you by calling **0800 138 3422** or visiting www.moneyadvicewest.org.uk

Both the **Money Advice Service (MAS)** and **Citizens Advice Bureau (CAB)** offer free, unbiased and confidential money advice on a wide range of topics.

Unite Financial Advice

Time to sort out your money but unsure where to start? Or perhaps you never have time. Yet the sooner you take action, the more likely you are to secure your and your family's financial future.

Yes, financial issues can be daunting. For example, do you know:

- how you and your family would pay your bills if you fell ill, were made redundant, or worse?
- if your pension will give you enough income when you retire?
- whether you could boost your pension provision so as to get more income when you retire?
- your options for taking your pension and securing the income you need?
- how you could build up a nest-egg tax-efficiently for yourself, your children or grandchildren?
- how you would find the money to pay for long-term care?
- whether you could pass on more of your wealth to your loved ones?

Lighthouse Financial Advice can advise you on these and other issues. The advice is specific to you and could improve your financial situation.

Complimentary initial consultation

Members of Unite are entitled to a complimentary, no obligation consultation with a Lighthouse Financial Advice professional financial adviser.

They can meet you at home, at work, or elsewhere. They will explain how you could benefit from advice and how much it will cost. You can then decide whether to go ahead. There are over 200 advisers all over the UK, so there's bound to be one near you.

Call 08000 85 85 90, email appointments@lighthousefa.co.uk and book your appointment now.

Lighthouse Financial Advice Limited is an appointed representative of Lighthouse Advisory Services Limited, which is authorised and regulated by the Financial Conduct Authority.

Trade Union Support

UNISON: Members experiencing financial and emotional difficulties can access their welfare charity, There for You, which provides a confidential advice and support service for members and their dependants, see [here](#).

UNITE: The Unite Credit Union Service provides savings, loans and other financial products to Unite members, call **0333 0110 450**.

ROYAL COLLEGE OF NURSING (RNC): practical advice is available to help alleviate financial difficulties and provide longer-term solutions to difficult situations, call RCN Direct on **0345 772 6100**.

BDA BENEVOLENT FUND: an independent charity working for dentists – both past and present – to ensure that dentists, dental students and their dependents do not go unsupported in times of need or crisis. You do not need to be a member of the British Dental Association to receive support: www.bdabenevolentfund.org.uk

Nurses, midwives and HCAs

Cavell Nurses' Trust offers help and financial support to nurses, midwives and healthcare assistants who are suffering hardship. Their experienced and caring Welfare Services Team gives:

- Emotional support for those in crisis
- Advice on maximising benefits
- Signposting to specialist counselling services
- One-off grants to quickly relieve financial hardship
- Rapid emergency funding for those at great risk

Contact Cavell Nurses' Trust on 01527 595 999 or visit website:

<https://www.cavellnursestrust.org/>

Universal Credit explained

Universal Credit is a new type of benefit designed to support people on a low income or out of work. It replaces six previous benefits and is being rolled UK-wide. The new system is based on a single monthly payment, transferred directly into a bank account. Find out more about it [here](#).

Uniform Tax Rebates

If you wear a uniform at work, which you wash, repair or replace yourself, you may be able to reclaim tax from the past four years. This applies whether it's just a branded T-shirt or full uniform.

To make a claim for the first time, fill in the **P87 form online** and send it off to HMRC as instructed. If you've claimed before or need the form in an alternative format, contact the helpline on 0300 200 3300.

There are other tax-deductible expenses you may be able to claim, such as the cost of professional fees, specialist tools or travel for your job. See more on the other allowances on the [HMRC website](#)

Government Benefits

See the website for a full list of entitlements: www.gov.uk/browse/benefits

Other Sources of Support

Bristol Credit Union

Bristol Credit Union helps local people make the most of their money, by giving them access to affordable loans and competitive savings accounts - all the money is invested in the local economy. See the website for details:

www.bristolcreditunion.org

Gambling Problem?

Is a problem with gambling affecting you, or someone close to you? GamCare is the leading national provider of information, advice, support and free counselling for the prevention and treatment of problem gambling. Their services are confidential, non-judgemental and expert - speak to an adviser on freephone 0808 8020 133 or find out more from the GamCare [website](#).

Talking Money

Talking Money in West Street, Bristol provides free, independent debt advice, energy advice and financial education and is dedicated to helping people out of financial hardship, call **(0117) 954 3990**.

The Compassionate Friends

An organisation offering support and friendship to bereaved parents and their families - based in North Street, Bristol. Telephone the helpline on (0117) 953 0630 (daily 9:30am to 10:10pm) or email: info@tcf.org.uk

My Money Steps

My Money Steps is a free online debt advice service from National Debt line. It is free, confidential and simple to use.