

Money worries



What to do if you are struggling to pay the rent and other bills

If you would like to have any part of this document explained or translated, or in a different format such as in larger print or on audio tape, please contact Westlea on 01249 465465 to discuss your needs.

- 1 إذا أردت شرحاً أو ترجمة لأي جزء من هذه الوثيقة، أو رغبت الحصول عليها بأشكال أخرى كالأحرف المطبعية الكبيرة أو على شريط سمعي، فالرجاء الاتصال بـ Westlea "ويستلا" على الهاتف رقم 01249 465465 لمناقشة احتياجاتك.

- 2 এই ডকুমেন্টের কোন অংশ যদি আপনি ব্যাখ্যা করা অবস্থায় বা অনুবাদিত আকারে, অথবা অন্য কোন ফরমেটে পেতে চান যেমন বড় আকারের প্রিন্টে বা অডিও টেপে, তাহলে দয়া করে 'ওয়েস্টলি' এর সাথে 01249 465 465 নম্বরে ফোন করে আপনার প্রয়োজনীয়তা নিয়ে আলোচনা করুন।

- 3 你若希望有人給你解釋此份文件的任何內容，或想要索取翻譯本、大字印刷本或錄音帶等其他形式的文件，敬請聯絡 Westlea 以告知你的需求，電話號碼是：01249 465465。

- 4 Falls Sie für Teile dieses Dokuments eine Erläuterung oder Übersetzung benötigten oder es in einem anderen Format, z. B. mit größerem Schriftsatz oder auf Audiokassette, wünschen, wenden Sie sich bitte unter 01249 465465 an Westlea.

- 5 જો તમને આ દસ્તાવેજના કોઈ પણ ભાગનો ખુલાસો અથવા તરજૂમો અથવા કોઈ જુદી રચનામાં જેમકે મોટા છાપેલા અક્ષરોમાં અથવા ઓડિઓ ટેપ ઉપર જોઈતો હોય તો, કૃપા કરી 01249 465465 ઉપર તમારી જરૂરિયાતોની ચર્ચા કરવા Westlea નો સંપર્ક સાધો.

- 6 इस दस्तावेज़ का कोई सा भी अंश यदि आपको समझना हो या इसका अनुवाद अपनी भाषा में चाहिये, या किसी अन्य रूप में, जैसे बड़े अक्षरों की छपाई या सुनने वाली कसेट पर चाहिये तो अपनी आवश्यकताओं के बारे में बताने के लिये कृपया वेस्टली से फोन नंबर 01249 465465 पर संपर्क करें।

- 7 Jeśli potrzebuje Pan/Pani wyjaśnienia lub przetłumaczenia dowolnej części niniejszego dokumentu lub otrzymania go w innym formacie – np. w powiększonym druku albo w formie zapisu dźwiękowego, prosimy o skontaktowanie się z Westlea pod numerem: 01249 465465 w celu określenia Pana/Pani potrzeb.

- 8 ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੇ ਕਿਸੇ ਹਿੱਸੇ ਬਾਰੇ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਜਾਣਕਾਰੀ ਲੈਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਜਾਂ ਇਹਦਾ ਤਰਜਮਾ ਆਪਣੀ ਬੋਲੀ ਵਿਚ ਕਰਵਾਉਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਜਾਂ ਇਹ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦਾ ਹੈ, ਜਿਵੇਂ ਵੱਡੇ ਅੱਖਰਾਂ ਵਿਚ ਜਾਂ ਆਡੀਓ ਟੇਪ 'ਤੇ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਵੈਸਟਲੀਅ ਨੂੰ ਨੰਬਰ 01249 465465 'ਤੇ ਫੋਨ ਕਰਕੇ ਆਪਣੀਆਂ ਲੋੜਾਂ ਦੱਸੋ।

- 9 Haddii aad jeceshahay in qayb walba ee dokumentigaan lagu sharxo ama lagu turjimo, ama aad ku rabtid hab nooc kale ah sida qoraal far waawayn ama jacal la dhageysto, fadlan la xiriir Westlea lambarka 01249 465465 sida aad ugula hadashid baahidaada.

- 10 اس دستاویز کا کوئی سا بھی حصہ اگر آپ کو اپنی زبان میں سمجھنا ہو یا تحریری ترجمہ درکار ہو، یا کسی دیگر شکل میں چاہئے جیسے بڑے حروف کی چھپائی یا سننے والی کسٹ وغیرہ پر تو اپنی ضرورتوں کے بارے میں بتانے کے لیے برائے مہربانی 'ویسٹ لی' سے فون نمبر پر رابطہ کیجئے۔
01249 465465

If you are struggling to pay your rent and other bills

Please don't let the situation get out of hand – take control and ask for help straight away. The sooner you do this, the easier it is to sort things out, but it is never too late. You can get help from:

- our customer account officers and advisors;
- the North Wiltshire Citizens Advice Project Worker; and
- other advice and support agencies.

Our customer account officers and advisors


We can give you money advice and help you identify the debts you should pay off first. We can help you work out your income and outgoings and work out arrangements with the people that you owe money to.

To talk to the customer accounts team, please phone 01249 466120 or email customer.accounts@westlea.co.uk. The name of the person who looks after your account is shown on all the letters that we send you.

North Wiltshire Citizens Advice project workers

Money advice

North Wiltshire Citizens Advice Bureau

We have set up a scheme with North Wiltshire Citizens Advice Bureau to make sure you get help with: 



- claiming the benefits you are entitled to;
- making your money go further;
- any financial difficulties;
- banking, and what to do if you don't have a bank account; and
- finding affordable credit (saving and borrowing from a credit union).

If you would like to find out about benefits you may be entitled to

Your Citizens Advice project worker will:

- check if you are entitled to a benefit;
- check you are receiving the right amount;
- help you to make a claim or appeal;
- help you if you have been paid too much and have to pay some back; and
- tell you how to get specialist help.

If you need help with financial problems

Your Citizens Advice project worker will help you to:

- put together a realistic budget;
- talk to people you owe money to, and agree affordable repayments; and
- deal with legal action taken against you.

You can contact the project worker by:

- e-mailing the Citizens Advice Bureau at westlea@northwiltscab.org.uk;
- phoning 01249 445115 (extension 3); or
- texting the Citizens Advice Bureau on 07890 733919.

If you would like to find out how to make your money go further

The North Wiltshire Citizens Advice Bureau also have a 'Money Friend', who will help you to:

- reduce the costs of your electricity and gas;
- get the costs of your water supply reduced (depending on your circumstances);
- set up a bank account or credit union account which is suitable to your situation;
- apply for grants; and
- get access to the Government's Child Trust Fund.

You can contact your Money Friend by:

- e-mailing the citizens advice bureau at moneyfriend@northwilts.cab.org.uk;
- phoning 01249 445115 (extension 3); or
- texting the citizens advice bureau on 07890 733919.

The citizens advice bureau's main phone number (for any other advice) is 0845 1203707.

The national Citizens Advice website address is www.citizensadvice.org.uk.

Other advice and support agencies

If you are struggling to pay the rent and other debts, there are many other organisations who can help you.



National Debtline

Tricorn House
51–53 Hagley Road
Edgbaston
Birmingham
B16 8TP

Freephone: 0808 808 4000

Opening hours:

Monday to Friday 9am to 9pm

Saturday 9.30am to 1pm

(There is a 24-hour voicemail service and you can leave a message to ask for an information pack.)

Website: www.nationaldebtline.co.uk

Consumer Credit Counselling Service

Wade House
Merrion Centre
Leeds
LS2 8NG

Phone: 0800 138 1111

Website: www.cccs.co.uk

Credit unions

Credit unions can help you manage your money and make it go further. If you want to find out how they can help you, and to join a credit union, please call one of the local credit unions or visit the following website.

www.communityfirst.org.uk/credit-union.htm

North Wiltshire Credit Union

Phone: 07799 735116

West Wiltshire Credit Union

Phone: 01225 708315

Swindon Credit Union

Phone: 01793 522202

Other useful websites

The Insolvency Service

www.insolvency.gov.uk

Her Majesty's Courts Service

www.hmcourts-service.gov.uk

Financial Services Authority (FSA)

www.fsa.gov.uk/consumer

Please ask for help soon!

If you would like to have any part of this document explained or translated, or in a different format such as in larger print, in braille or on audio tape, please contact Westlea on 01249 465465 to discuss your needs.



Methuen Park
Chippenham SN14 0GU
tel 01249 465465
fax 01249 461136
enquiries@westlea.co.uk
www.westlea.co.uk

PART OF GREENSQUARE GROUP

ISSUED: SEPTEMBER 2009

