

## Useful contact and website details for money and debt advice in West Devon

<p><b>Transitions</b>, Wiser£money partnership: provides free and confidential money and debt advice in rural Torridge and West Devon for those that cannot access mainstream advice services. Funded by the National Lottery's Community Fund.</p>	<p><a href="http://www.navigatecharity.org.uk/services/money-debt-advice/">www.navigatecharity.org.uk/services/money-debt-advice/</a>            Email: <a href="mailto:enquiries@wisermoney.org.uk">enquiries@wisermoney.org.uk</a>            Tel: 01823 299050 8.30am to 4.30pm office Mon to Fri</p>
<p><b>Citizen's Advice:</b> (TNMWDCA): free and confidential money, debt and consumer plus free budgeting advice for those on Universal Credit.             Debt advice project funded by Citizens Advice in a contract with Money Advice Service.</p>	<p><a href="http://www.ruraldevoncab.org.uk">www.ruraldevoncab.org.uk</a>            Email: <a href="mailto:info@ruraldevoncab.org.uk">info@ruraldevoncab.org.uk</a>            Tel: 03444 111 444 9.30 to 4pm Mon to Fri  <a href="http://www.ruraldevoncab.org.uk/project/caecus-molior">www.ruraldevoncab.org.uk/project/caecus-molior</a></p>
<p><b>Help to claim Universal Credit</b> Citizens Advice can provide initial assessment and guidance for Universal Credit claims at their local offices (see above) during opening hours.</p>	<p><a href="http://www.citizensadvice.org.uk/helptoclaim/#h-our-help-to-claim-service">www.citizensadvice.org.uk/helptoclaim/#h-our-help-to-claim-service</a>            Helpline: Tel: 0800 144 8444 Advisers are available 8am to 6pm, Monday to Friday. Chat on line: <a href="http://www.citizensadvice.org.uk/about-us/contact-us/contact-us/web-chat-service/">www.citizensadvice.org.uk/about-us/contact-us/contact-us/web-chat-service/</a> Monday to Friday 10am to 4pm</p>
<p><b>DATA</b> – offering free debt advice to people living in Tavistock and the surrounding areas. Supported by Tavistock Area Christians Together.</p>	<p><a href="http://www.datavistock.org.uk">www.datavistock.org.uk</a>            07955 728721 Email: <a href="mailto:enquiry@datavistock.org.uk">enquiry@datavistock.org.uk</a></p>
<p><b>Jobcentre Plus</b> all offices are currently closed please use the contact details opposite.   <a href="http://www.gov.uk/contact-jobcentre-plus">www.gov.uk/contact-jobcentre-plus</a></p>	<p>New benefit claims: Tel: 0800 055 6688            Universal credit and Employment and support allowance claims: Tel: 0800 328 5644            Income support claims: Tel 0800 169 0350</p>
<p><b>Housing</b> information about how your Local Authority can help if you are in housing crisis.</p>	<p><a href="http://www.westdevon.gov.uk/Housingadvice">www.westdevon.gov.uk/Housingadvice</a>            Tel: 01822 813600</p>
<p><b>RABI</b> (Royal Agricultural Benevolent Institution) Offer help, advice &amp; grants for individuals linked to farming.</p>	<p><a href="http://www.rabi.org.uk">www.rabi.org.uk</a> Tel: 0808 2819490            Email: <a href="mailto:info@rabi.org.uk">info@rabi.org.uk</a></p>
<p><b>The Farming Community Network</b> supports farmers and families through difficult times phone helpline only</p>	<p>Tel: 03000 111 999 Email: <a href="mailto:help@fnc.org.uk">help@fnc.org.uk</a>  <a href="http://www.fcn.org.uk">www.fcn.org.uk</a></p>

<p><b>Perennial Advice &amp; Support</b> offer advice, support and financial assistance to people of all ages working in or retired from horticulture</p>	<p>0800 093 8543 (Mon-Fri 8.30 am – 5.00pm) Or email: <a href="mailto:services@perennial.org.uk">services@perennial.org.uk</a></p>
<p><b>Royal British Legion and SSAFA:</b> offers help, advice &amp; grants to members of the armed services, veterans, reservists and their families.</p>	<p><a href="http://www.britishlegion.org.uk">www.britishlegion.org.uk</a> Tel: 0808 802 8080 <a href="http://www.ssafa.org.uk">www.ssafa.org.uk</a> Tel: 0800 731 4880</p>
<p><b>Macmillan</b> free and confidential advice for individuals and families who are affected by cancer and other life limiting conditions on their benefit entitlements.</p>	<p><a href="http://www.ruraldevoncab.org.uk">www.ruraldevoncab.org.uk</a> search for Macmillan Email: <a href="mailto:macmillan@ruraldevoncab.org.uk">macmillan@ruraldevoncab.org.uk</a> Tel: 0845 894 9567 <b>National Macmillan Support Line</b> Tel: 0808 808 0000 Open every day, 8am – 8pm <a href="http://www.macmillan.org.uk/cancer-information-and-support/get-help/financial-help/welfare-rights-advice">www.macmillan.org.uk/cancer-information-and-support/get-help/financial-help/welfare-rights-advice</a></p>
<p><b>Stepchange</b>, debt charity offering debt advice online or over the telephone</p>	<p><a href="http://www.stepchange.org">www.stepchange.org</a> Tel 0800 138 1111</p>
<p><b>National Debt Line</b>, offering information and advice Online free debt advice</p>	<p><a href="http://www.nationaldebtadvice.org">www.nationaldebtadvice.org</a> Tel 0808 808 4000 <a href="http://www.mymoneysteps.org">www.mymoneysteps.org</a></p>
<p><b>Money and Pension Service</b> formed in 2019 supported by the UK Government and combining the Money Advice Service, Pension Wise and Pension Advisory Service. <b>Money Advice Service</b> – money guides, tools and calculators to help improve your finances</p>	<p><a href="https://maps.org.uk/">https://maps.org.uk/</a> <a href="http://www.moneyadviceservice.org.uk">www.moneyadviceservice.org.uk</a> Tel: 0800 138 777</p>
<p><b>Benefit and grant calculator</b></p>	<p><a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a> <a href="http://www.entitledto.co.uk">www.entitledto.co.uk</a></p>
<p><b>Government services</b> Help with applying for Attendance Allowance Help with applying for Pension Credit If you do not have help and are vulnerable you can ask for the DWP Visiting Team to visit you at home.</p>	<p><a href="http://www.gov.uk">www.gov.uk</a> Attendance Allowance help line Tel:08007310122 Pension Credit help line Tel 0800991234</p>
<p><b>Pension Wise</b> free and impartial government guidance about your defined contribution pension options.</p>	<p><a href="http://www.pensionwise.gov.uk/en">www.pensionwise.gov.uk/en</a> Tel: 0800 138 3944</p>

<p><b>Pension Advisory Service</b> provides free advice and help with tracing lost personal pensions</p>	<p><a href="http://www.pensionsadvisoryservice.org.uk">www.pensionsadvisoryservice.org.uk</a> Tel: 0800 011 3797</p>
<p><b>Local services in Devon</b> – web-based directory of services</p>	<p><a href="http://www.devonservices.org.uk">www.devonservices.org.uk</a> <a href="http://www.pinpointdevon.co.uk">www.pinpointdevon.co.uk</a></p>
<p><b>Help and advice for older people</b> offers impartial advice and information, including free guides you can order and are posted to you free of charge. Campaigns for better and fairer services for older people.</p>	<p><a href="http://www.ageuk.org.uk">www.ageuk.org.uk</a> Tel: 0800 169 6565 <a href="http://www.independentage.org">www.independentage.org</a> Tel: 0800 319 6789 Mon – Fri 8.30am – 6.30pm Sat 9am – 1pm Email: <a href="mailto:advice@independentage.org">advice@independentage.org</a></p>
<p><b>Tamar Energy</b> support online and via phone provide help with improving your insulation and heating and advice on switching energy provider.</p>	<p><a href="http://www.tamarenergycommunity.com">www.tamarenergycommunity.com</a> Tel: 0800 233 5414 Email: <a href="mailto:hello@tamarenergycommunity.com">hello@tamarenergycommunity.com</a></p>
<p><b>Warm home Discount</b> if you are on a low income and in receipt of certain benefits, talk to your energy provider about the <b>Warm home Discount</b>, £140 off your bill and check if you are on the best tariff.</p>	<p>To find out more visit <a href="http://www.gov.uk/the-warm-home-discount-scheme/">www.gov.uk/the-warm-home-discount-scheme/</a></p>
<p><b>South West Water (SWW)</b> provides help with dealing with water debts. <b>Restart</b> which offers a lower water bill based on your ability to pay. A lower water tariff lower water tariff named <b>WaterSure Plus</b> for those using more water because of a medical condition or have three or more children under 19. <b>WaterCare</b> for those on a low income and receiving a means tested benefit. The <b>Water Care Team</b> are SWW advisors that can visit customers in their own home who would find completing the application forms difficult to advise on applying a lower tariff.</p>	<p><a href="http://www.southwestwater.co.uk">www.southwestwater.co.uk</a> South West Water ‘debt line’ Tel 0800 083 0283 South West Water Tel:0344 346 1010 To be eligible for help you will have to have a water meter or have one fitted. This is free. If you can’t have a water meter fitted ask about an assessed charge. Email: <a href="mailto:watercareteam@southwestwater.co.uk">watercareteam@southwestwater.co.uk</a> Tel: 0344 346 1010</p>
<p><b>Water Debt Gateway</b> for SWW customers who are in debt or struggling to pay their water bill and would benefit from more specialist advice Plymouth Citizens’ Advice Bureau offer a Restart help line service. You need your SWW customer reference number so the FreshStart team can get access to your water debt account.</p>	<p><a href="http://www.citizensadviceplymouth.org.uk/water-debt-gateway">www.citizensadviceplymouth.org.uk/water-debt-gateway</a> email: <a href="mailto:freshstart@plymouthcab.org.uk">freshstart@plymouthcab.org.uk</a> Tel 01752 502697 or 01752 502698</p>

<p><b>Report a scam</b></p> <p>Phone or visit the action fraud web site or contact Citizen's advice.</p>	<p><a href="http://www.actionfraud.police.uk">www.actionfraud.police.uk</a> or Tel: 0300 123 2040</p> <p><a href="http://www.citizensadvice.org.uk/scamsaction/">www.citizensadvice.org.uk/scamsaction/</a> Tel: 0808 250 5050 Mon to Friday 9am to 5pm</p>
<p>Get advice and <b>report a Loan Shark</b></p>	<p><a href="http://www.gov.uk/report-loan-shark">www.gov.uk/report-loan-shark</a></p> <p>Tel: 0300 555 2222 or Text report: 07860 022116</p>
<p><b>Okehampton Foodbank</b> offers a 3 day emergency food packs to local people in and around the Okehampton area. Food can only be accessed with a valid foodbank voucher issued by a local agency like the Citizens' Advice, Centre and health visitors.</p>	<p>Tel: 01837 659733</p> <p>Email: <a href="mailto:enquiries@okefoodbank.org.uk">enquiries@okefoodbank.org.uk</a></p> <p><a href="http://www.okefoodbank.org.uk">www.okefoodbank.org.uk</a></p>
<p><b>Tavistock Foodbank</b> offers 3 day emergency food packs to local people in and around the Tavistock area. Food can only be accessed with a valid foodbank voucher agreed by the CAB</p>	<p>Tel: 07941 436 149 Fridays 10am to 2pm</p> <p>Email: <a href="mailto:info@tavistock.foodbank.org.uk">info@tavistock.foodbank.org.uk</a></p> <p><a href="http://www.tavistock.foodbank.org.uk">www.tavistock.foodbank.org.uk</a></p>
<p><b>Bere Peninsula Foodbank</b> providing food parcels to households on low incomes and in crisis in the Bere Peninsular.</p>	<p><a href="http://www.berepeninsula.info">www.berepeninsula.info</a></p> <p>Tuesdays 10am to 12pm upstairs at the Hope Café, 41 Fore Street, Bere Alston.</p>
<p><b>Sanctuary Tenancy Support</b> provides advice on independent living skills, maintaining tenancy and/or securing tenancy</p>	<p><a href="http://www.sanctuary-supported-living.co.uk/what-we-do/support">www.sanctuary-supported-living.co.uk/what-we-do/support</a> Tel: 0330 123 3247</p> <p>Email: <a href="mailto:devon.homelessness@sanctuary-housing.co.uk">devon.homelessness@sanctuary-housing.co.uk</a></p>
<p><b>Okehampton District Community Transport Group</b> provides ring and ride buses. Service for all ages but particularly for the elderly and those rurally isolated.</p>	<p>Tel: 01837 55000 8.30am-4.00pm</p> <p>Email: <a href="mailto:sue.odctg@btinternet.com">sue.odctg@btinternet.com</a></p> <p><a href="http://www.odctg.co.uk">www.odctg.co.uk</a></p>

March 2020. The contact details in this list were gathered by Transitions and are subject to change. If you see any of the information is incorrect please let us know by emailing: [sandra@navigatecharity.org.uk](mailto:sandra@navigatecharity.org.uk)