

Work

I've been made redundant, and I have no funds at the moment. How can I cope with all my debts and bills?

The first step will be to find out what you are entitled to with regards to redundancy pay. You may then need to apply for job seekers allowance. Following this, contact your creditors, explain your situation to them and agree a new payment plan that takes your situation into account. LionHeart can support you in your jobs seekers allowance application. We can also refer you to one of our partnership agencies for free financial advice.

My hours have been reduced at my current work place and I don't have enough left for some of my bills, what can I do?

The first step would be to find out if you are entitled to any benefits, by contacting the Job Centre. Secondly, you need to assess your income and expenditure so that you can see which expenditures are essential and which can be put on hold until things get better. It is important not to ignore your debts as you can make token payments to your creditors to give you time.

Family and Home Life

I've lost a loved one and let my debts grow, now I can't pay them with the wages I am on, what can I do?

The best way to cope with this is first contact your creditors to see if they can help you reduce your payments for a short while. In the meantime you can get free counselling from trained professionals at LionHeart.

I'm going through a messy divorce at the moment, and have a lot of legal fees to pay out, I cannot deal with my other financial debts, what can I do?

You need to assess all your expenditure on a month-by-month basis against your income, and see where you can cut down on things. Secondly, get in touch with your creditors and let them know your situation. This shows that you are not ignoring them, and together you can agree a

Highlights

LionHeart can offer grants, counselling, and put you in touch with employment specialists and expert legal advisors

By contacting your creditors about a change in your situation you can agree on a more suitable payment plan

You may be entitled to benefit support, so always contact the Job Centre to see what you can have access to

payment plan. LionHeart's counsellors can also provide emotional support to you and your ex-partner, separately and confidentially.

I am a single parent and my debts have mounted up, what can I do to catch up with them?

Contact all your creditors and tell them your situation, as they can reduce the amount you are paying whilst you sort out your finances. LionHeart are also in partnership with StepChange and Debt Advice Network who would be happy to work through your debt issues with you. We can also make a referral to Law Express for free legal advice.

Mental and Physical Ill-Health

I have a gambling addiction and I have used all of my credit cards to facilitate this, now I cannot cope what should I do?

The first thing you need to do is let your creditors know so that your interest can be stopped and you can pay a reduced amount back. LionHeart's professional counsellors can also offer you support, so please get in touch.

I've had a long-term illness and couldn't work for 2 years, I have been struggling with my bills and debt and now I need help - what should I do?

You need to determine first if you can work or not. If you can, that are around your skilled area. LionHeart can also help with a referral to one of our employment specialists that we have a partnership with. They will work with you to get you back on the right track on your employment route. If you can't work then look into what benefits you are entitled to.

LionHeart can offer financial help depending on your circumstances and we can also refer you to other support networks like Step Change and Debt Advice Network. Give us a call; we are here to help you.

Highlights

Debt can come from or lead to other problems that LionHeart can support you with, so please get in touch

LionHeart can refer you to partners like StepChange, Debt Advice Network and LawExpress

By assessing your expenditures you can identify where you can cut down.

LionHeart partner with employment specialists who can help with job hunting skills, CV development, and even guidance on career change

Give us a call, we will always find a way to help...

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