

## Are you worried about paying bills?

Don't panic, help is at hand. The most important thing is don't hide your head in the sand. Talk to someone and see if you can work something out.

Avoid loan sharks! It may seem tempting to take out a short-term unregulated loan to get you out of a fix, but this can lead to huge problems down the line, including violence and intimidation and paying back many times what you borrow.

The first port of call should be your G.P. practice - ask to be referred to a social prescriber, in some areas they are called community connectors or living well connectors. All GP services in Norfolk are connected to a team of social prescribers who are themselves connected to a range of advice and help providers and they can help you find the support you need in the quickest possible way.

Below are the details for a range of other agencies who may be able to help.



### General advice and assistance

The Norfolk Assistance Scheme ([NAS](#))

helps people who are in financial hardship and cannot pay their living costs.

Norfolk [CABx](#)

offer advice on debt and money problems face to face, on the phone via e-mail and webchat.  
tel: 0800 144 88 48 option 1

[MoneyHelper](#)

can point you towards local debt advice services online, on the phone or in person.

Money Saving Expert ([MSE](#))

offers help and advice on a whole range of subjects, including signposts to advice agencies

[Stepchange](#)

free debt advice online and support for as long as you need

Money Support Service ([MSS](#))

offer help and advice over the phone, or face-to-face support in your own home  
tel: 01603 223392 (option 4)  
e: [MSS@norfolk.gov.uk](mailto:MSS@norfolk.gov.uk)

[Money Advice Trust](#)

The Money Advice Trust is a national charity, helping people across the UK to tackle their debts and manage their money with confidence

[Turn2Us](#)

Turn2Us is a national charity providing practical help to people who are struggling financially, by helping people access benefits, charitable grants and other support.

[Breathing Space](#) debt relief

Govt scheme to give someone in problem debt the right to legal protections from their creditors.



## Food costs

[Trussell Trust](#)

operate a number of foodbanks around the county.

[Nourishing Norfolk](#)

a range of hubs and schemes to help people eat economically and healthily.

Other providers

other foodbanks can be found around the county

[Other Foodbanks](#)

Social Supermarkets

offer a wide range of affordable groceries, and other goods, to help people eat healthily.

[Sally's Store – Great Yarmouth](#)

[Shrublands CFC - Gorleston](#)

[The Feed – Norwich](#)

[The Burrell Shop - Thetford](#)

Community [Fridges](#)

public places where surplus food is shared between people in a community.

[Fridges](#)

[Hubbub](#)

Norfolk Community Directory ([NCD](#))

provides information, advice, services and activities on a range of services across Norfolk

Low cost/free meals

a number of organisations offer free or low cost meals to rough sleepers, families without cooking facilities etc. May require professional referral.

[Norwich](#)

[Elsewhere](#)

Food Apps

low-cost food packages available in your local area – via an app.

[Too Good To Go](#)

[Olio](#)



## Energy costs

Money Saving Expert ([MSE](#))

offer advice on a range of subjects including energy

[Ask Bill](#)

offers free and impartial advice about money and bills.

National Energy Action ([NEA](#))

advice to householders in England & Wales on energy bills and keeping warm and safe in their home

Centre for Sustainable Energy ([CSE](#))

The Centre for Sustainable Energy offer advice if you are struggling with your energy bills

[AGE UK](#)

[Advice](#) for older people

[SCOPE](#)

[Advice](#) for people with a disability.

[Warm and Well](#)

Warm clothing packs to get you through the cold weather, available at all libraries.

## **Sanitary Products and Toiletries**

Libraries

offer free sanitary products and toiletries

[Tricky Period and Toiletries](#)

Morrisons

offer free sanitary products to anyone who needs them. Ask for

[A package for Sandy](#)

Schools and Colleges

some schools and colleges have free products available to pupils/students at the school office.



## **Water & sewage charges**

[Anglian Water](#)

can offer discounted tariffs, assistance schemes, affordable payment plans

[Help](#)

[Essex & Suffolk Water](#)

can offer payment breaks, low-income discounts, flexible payment plans, bill cap scheme.

[Help](#)



## **Furniture and White Goods**

[End Furniture Poverty](#)

national organisation offering advice on [finding furniture and white goods](#) and areas of support



## **Broadband & telephone costs – social tariffs**

[Ofcom](#)

people on a low income may be able to get a [cheaper broadband](#) or telephone package

Money Saving Expert ([MSE](#))

[Broadband](#) comparison tool



## **Transport costs**

Concessionary bus pass

[age-related](#) and [disability](#) bus passes

## **If you still need extra help**

Norfolk County Council [Living Support Scheme](#)

Norfolk Community Foundation [Household Support Fund](#) grants up to £100 per household

Support from Boroughs/Districts:

- [Breckland](#)
- [Broadland and South Norfolk](#)
- [Great Yarmouth](#)
- [Kings Lynn and West Norfolk](#)
- [North Norfolk](#)
- [Norwich](#)

You may be able to get help from a charity based on what job you do or have done, if you have a specific health condition, or live in a particular town/village. Some focus on people over/under a particular age.

[Turn2us](#) has a grant [search tool](#)

Norfolk Citizens Advice [CABx grants directory](#)