



Money &
Pensions
Service

Mental health, money questions and signposting tool



Signposting for Wales

Introduction

For some people, money can impact on their mental health, or their mental health can have an impact on their money. I'm not a trained money adviser so I can't give you any advice about your money situation. But if anything to do with money is impacting on how you feel it might be helpful for us to explore that. If you can get help for any money worries that might also have a positive impact on your mental health.

Are you happy to talk about any money worries you may have so we can look at ways of getting you support with these if you want help?

No

That's fine. If you have money worries that you would like to talk about at any time in the future, please do let me know.

Yes

Ok great, I'm going to ask you a few questions now to explore your situation and what kind of help might be useful.

Is your money situation affecting your mental health at the moment?

No

Move to **Q3**

Yes

There are some resources I can share with you that might help how you feel about money.

National services, tools and resources



– The Mental Health and Money Toolkit has both CBT exercises to support how you are feeling as well as some useful money guidance information. www.mentalhealthandmoneyadvice.org/wal/toolkit-health-professionals/

As a mental health professional, you can also order physical copies of this toolkit to provide directly to the people you're supporting. Email partners@maps.org.uk to order some. There is also a guide for professionals which explains a bit more about how to use the Toolkit.

www.mentalhealthandmoneyadvice.org/wal/toolkit-health-professionals

– www.mentalhealthandmoneyadvice.org/wal/

Local services, tools and resources



Have you fallen behind with any bills or payments? E.g. rent or mortgage, council tax, gas, electricity, water, credit card, loan, Buy Now Pay Later agreement?

If the person you're working with has fallen behind on bills and payments and is receiving treatment for a mental health crisis, they might be eligible for a scheme called the Mental Health Crisis Breathing Space scheme. This scheme puts enforcement action on hold and stops the people they owe money to from contacting them. Giving them space to focus on their mental health recovery. Eligibility for the scheme must be confirmed by an Approved Mental Health Professional or AMHP. You can find out more about this scheme online; maps.org.uk/mental-health-crisis-breathing-space/

No

Move to **Q3b**

Yes

If you've missed payments it's important to get free, independent debt advice. A debt adviser is trained to explore all the options you have to deal with the missed payments.

National services, tools and resources



- Help if you're struggling with bills and payments the Bill Prioritiser tool can help you put your bills and payments in the right order. If you're struggling to pay, it will tell you what to do before you miss a payment in two easy steps.
- www.moneyhelper.org.uk/en/money-troubles/cost-of-living/bill-prioritiser
- You can search for free, independent debt advice services where you live using the debt advice locator tool; www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator

Local services, tools and resources



Do you need any help with welfare benefits? This could include help finding out if you are entitled to any, help with a claim, or help with any problems you might be having with any benefits you are currently getting.

No

Move to **Q3c**

Yes

There is a lot of information online about welfare benefits so I can give you some links to useful resources. If you think you might need help from a specialist adviser, I can also try and find you a service that can help.

National services, tools and resources



– If you are unsure about what support is available to you, Advicelink Cymru can help you check what you are entitled to and to claim what's yours.

When you call Advicelink Cymru, on **0808 250 5700**, you will get free and confidential advice about money you may be entitled to. Advicelink Cymru can help you:

- apply for welfare benefits, such as Personal Independence Payment, Carers Allowance and Pension Credit
- get Welsh Government support with fuel costs, school and childcare expenses and further and higher education costs
- the Advicelink Cymru helpline can also arrange for you to get help with debt and personal finance issues.

– You can check which benefits you might be entitled to using this calculator; www.moneyhelper.org.uk/en/benefits/benefits-calculator

– www.mentalhealthandmoneyadvice.org/wal/welfare-benefits/can-i-claim-welfare-benefits-if-i-m-living-with-a-mental-illness/

– www.moneyhelper.org.uk/en/benefits/universal-credit/money-manager

– Help to Claim advisers can help you with the early stages of your Universal Credit claim. You can talk to them on the phone, or online over chat. www.citizensadvice.org.uk/wales/about-us/contact-us/contact-us/help-to-claim/

Local services, tools and resources



Do you have enough money for food?

No

We can look for a local food bank who might be able to help.

Yes

Move to **Q3d**

National services, tools and resources



- www.trusselltrust.org/get-help/find-a-foodbank
- www.moneyhelper.org.uk/cy/blog/everyday-money/what-to-do-if-you-cant-afford-food
- Money Helper:
0800 138 7777 (English)
0800 138 0555 (Welsh)

Local services, tools and resources



Do you have somewhere to live?

No

We can look for organisations and information which can help.

Yes

Move to **Q3e**

National services, tools and resources



- sheltercymru.org.uk
- advice.local.uk

Local services, tools and resources



Can you afford to heat your home?

No

There could be help available for paying your bills.

Yes

Move to **Q3f**

National services, tools and resources



- The Nest scheme offers a range of free, impartial advice and, if you are eligible, a package of free home energy efficiency improvements such as a new boiler, central heating, insulation, or solar panels. This can lower your energy bills and benefit your health and wellbeing. [nest.gov.wales](https://www.nest.gov.wales)
- If you can't afford to heat your home then National Energy Action can help. They offer a range of advice and support both directly to people in need, and via frontline workers and other intermediaries. www.nea.org.uk/get-help/
- www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/struggling-to-pay-your-gas-or-electricity-bill

Local services, tools and resources



Do you need any help with budgeting?

No

Move to **Q3g**

Yes

There is a lot of information online and tools that help you with budgeting and managing your income and outgoings.

National services, tools and resources



– www.moneyhelper.org.uk/en/everyday-money/budgeting

– Money Helper:
0800 138 7777 (English)
0800 138 0555 (Welsh)

Local services, tools and resources



Do you need any help with your household spending in general? Such as how to save energy, how to pay for any adaptations you might need to make to your home?

No

Move to **Q3h**

Yes

There is information online and also over the telephone you can access.

National services, tools and resources



- www.moneyhelper.org.uk/en/everyday-money/budgeting/save-money-on-your-gas-and-bills
- Money Helper:
0800 138 7777 (English)
0800 138 0555 (Welsh)

Local services, tools and resources



Do you have any worries or questions about pensions?

No

Move to **Q3i**

Yes

You can get free pension guidance from Money Helper.

National services, tools and resources



- Money Helper Pensions Specialists;
0800 011 3797 (English)
0800 756 1012 (Welsh)
- www.moneyhelper.org.uk/en/pensions-and-retirement

Local services, tools and resources



Do you need help with a financial scam or fraud?

No

Move to **Q3j**

Yes

There is information online that should help you.

National services, tools and resources



– www.moneyhelper.org.uk/en/blog/scams-and-fraud/how-to-report-scam-fraud

Local services, tools and resources



Do you need help to stop someone else spending your money or controlling your use of money?

No

Move to **Q3k**

Yes

There is information online that should help you.

National services, tools and resources



- www.moneyhelper.org.uk/en/family-and-care/talk-money/financial-abuse-spotting-the-signs-and-leaving-safely
- www.nationaldahelpline.org.uk
- www.gov.wales/live-fear-free

Local services, tools and resources



Do you need help with spending money on drugs, gambling or other addictions?

Yes

Depending on the addiction, there might be a number of organisations who can help.

National services, tools and resources



- Ara Gambling
www.recovery4all.co.uk/
- www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/tackling-problem-gambling-and-debt
- www.gamcare.org.uk

Local services, tools and resources





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