



# Newsletter



Christians Against Poverty Debt Centre, in partnership with Dereham Baptist Church

2024 has got off to a flying start with a continued focus on getting the word out. We would like everyone in our area to know that there is free debt help available - they don't need to suffer in silence.

In January we joined a community event at Dereham library (photo shows our debt coach Morgan) and spoke to library users.

February saw a money coaching course running in the Green Pastures Community Hub.

In March we joined Love Dereham's Community Lunch, and enjoyed a free hot meal. Contact [hello@lovedereham.org.uk](mailto:hello@lovedereham.org.uk) if you'd like to know more about community lunches.



Many people don't think they're entitled to claim benefits, but a huge number of individuals who've used the benefit calculator on CAP's website have collectively found more than £100 million of additional annual income over the past year.

<https://capuk.org/money-and-debt-advice/benefits-calculator>

If you are interested in attending a Money Coaching Course please visit complete our [google form](#) to register your interest.

Could you support the Dereham Debt centre to continue providing vital debt help and budgeting courses? Aviva are currently matching all donations given via their community fund. Please go to [bit.ly/capdbc](https://bit.ly/capdbc) if you are able to donate (upto £250 per household will be doubled by Aviva).



Our debt services are free, and available for those living in Dereham and the surrounding villages. There are other centres in Norfolk and across the UK.

For free debt help phone **0800 328 0006**. Visit [capuk.org](https://capuk.org) for more info



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## **Four reasons for debt and how we can tackle them**

Everything is so expensive these days, so it's easy for many of us to find ourselves in unmanageable debt. By recognising the causes of debt, we can gain a better understanding of the problem, prevent it and deal with it.

### **Low incomes**

At Christians Against Poverty (CAP) we offer free, face-to-face debt advice and budgeting help. One of the main reasons our clients fall into debt is living on a low income. A lower regular income means less wiggle room to cope with rising costs.

We often don't realise what benefit support we could be entitled to. The free Turn2us benefits calculator on CAP's website at [capuk.org/calculator](http://capuk.org/calculator) is helping thousands of people to see if they are missing out on any vital income. Why not give it a try?

### **Unexpected circumstances**

We've all had days where it feels like everything is going wrong and unexpected circumstances can have a massive impact on our finances. It could be that you've been made redundant, are going through a relationship breakdown, or a loved one has passed away, resulting in less household income. These types of situations can cause us both emotional and financial pain.

If you find yourself in debt that's unmanageable, the [moneyhelper.org.uk](http://moneyhelper.org.uk) website has a range of free support and you can reach out to CAP to access our free services in on 0800 328 0006

### **Physical and mental health struggles**

Many of us will have heard the phrase 'health is wealth', meaning your health is always the most important thing. I think most of us would agree this is true. It's also true that long-term illnesses or injuries that happen to us or a close family member can have a huge impact on our household's finances.

Being kind to yourself, seeking professional, medical help early and readjusting your budget as quickly as you can following any changes to your regular income can be really helpful. This will give you a clearer picture of where your finances are at and help you make productive decisions.

### **In need of budgeting support**

Budgeting and learning to save are essential life skills, but many of us have never been taught how to manage our finances and avoid debt. When things go wrong, not having this vital knowledge can make it a lot harder to deal with situations that impact our income.

Building up a savings buffer of around three to six months of your monthly income can bring you peace of mind. Even if you think you know how to budget and save, it's always great to learn new skills. Consider taking part in free money coaching to grow your knowledge. You can access free budgeting resources and find out more at [capuk.org/budgeting](http://capuk.org/budgeting).