



## FINANCIAL WELLBEING TIPS | COVID-19

Financial worries can negatively impact on our mental health and, in times of uncertainty, this stress can escalate. This factsheet outlines steps that support good financial wellbeing for individuals and provides signposts of where to seek financial and wellbeing support and advice, during and beyond the Covid-19 crisis.

### Budgeting

- Look at your finances honestly and consider where you can make savings, eg: travel, coffees, lunch, clothes, TV sports etc
- Explore whether mortgage or loan payment holidays are an option. Talk to your provider about whether deferring these payments is suitable for you. Check Money and Pension Service website and Kith & Kin Website for advice.
- Re-organise debt or move your mortgage - talk to providers about what options are available
- Look at the fees you might be paying on loans, credit cards etc.

- Plan ahead - is there a major bill or expense in the future that you need to set money aside for?
- Financial support and advice is available from organisations such as [Debt Advice NI](#), [Advice NI](#), [www.MoneyHelper.org.uk](http://www.MoneyHelper.org.uk)

### Benefits

There are a range of benefits available, depending on your **income and circumstances**. Information on benefits is updated daily on the [NIDirect](#) website which also provides information on eligibility criteria.



## Types of Benefits

- **Carer's Allowance (CA)** CA is still paid to carers, if they or the person they care for needs to self-isolate  
[www.nidirect.gov.uk/articles/carers-allowance](http://www.nidirect.gov.uk/articles/carers-allowance)
- **Child Benefit** [www.gov.uk/child-benefit](http://www.gov.uk/child-benefit)
- **Disability Living Allowance for children**  
[www.nidirect.gov.uk/articles/disability-living-allowance-children](http://www.nidirect.gov.uk/articles/disability-living-allowance-children)
- **Employment and Support Allowance (ESA)**  
There is temporary removal of the seven waiting days if you are making a New Style ESA claim. All ESA appointments at assessment centres have been postponed. To claim visit  
[www.nidirect.gov.uk/contacts/employment-and-support-allowance-centre](http://www.nidirect.gov.uk/contacts/employment-and-support-allowance-centre)
- **Personal Independence Payment (PIP)**  
[www.nidirect.gov.uk/articles/personal-independence-payment-pip](http://www.nidirect.gov.uk/articles/personal-independence-payment-pip)  
Contact the PIP centre  
[www.nidirect.gov.uk/contacts/personal-independence-payment-pip-centre](http://www.nidirect.gov.uk/contacts/personal-independence-payment-pip-centre)
- **Universal Credit**  
[www.nidirect.gov.uk/campaigns/universal-credit](http://www.nidirect.gov.uk/campaigns/universal-credit)
- **Tax Credits** [www.gov.uk/browse/benefits/tax-credits](http://www.gov.uk/browse/benefits/tax-credits)
- **Welfare Changes** - If you need information on Welfare changes, such as the Benefit Cap or Social Sector
- **Size Criteria (Bedroom Tax)**  
[www.nidirect.gov.uk/campaigns/welfare-changes](http://www.nidirect.gov.uk/campaigns/welfare-changes). You can also call the independent Welfare Changes helpline on 0808 802 0020 or email [welfarechanges@adviceni.net](mailto:welfarechanges@adviceni.net)

## Financial Support

- **Universal Credit Contingency Fund payment** (you do not have to pay this back). To request this, contact your Work Coach or

phone the Finance Support Service on 0800 587 2750

- **Discretionary Support** is paid either as an interest-free loan or grant into your bank account. To see if you are eligible for this or a
- **Short-term Benefit Advance**  
[www.nidirect.gov.uk/articles/extra-financial-support#toc-0](http://www.nidirect.gov.uk/articles/extra-financial-support#toc-0)
- **Sure Start Maternity Grants.** To apply, visit [www.nidirect.gov.uk/articles/sure-start-maternity-grant](http://www.nidirect.gov.uk/articles/sure-start-maternity-grant)
- **Budgeting Loans.** For more information, including how to apply, visit [www.nidirect.gov.uk/articles/budgeting-loans](http://www.nidirect.gov.uk/articles/budgeting-loans)
- **Bereavement Support Payment** if your spouse/civil partner has died, visit [www.nidirect.gov.uk/articles/bereavement-support-payment](http://www.nidirect.gov.uk/articles/bereavement-support-payment)
- **Funeral Expenses Payment**  
[www.nidirect.gov.uk/articles/funeral-expenses-payment](http://www.nidirect.gov.uk/articles/funeral-expenses-payment)

## Covid19 Short-term Support

This is a non-repayable grant to assist with short-term living expenses where a person or a member of their immediate family has been infected by Covid19 or told to self-isolate.

- If you require assistance with short term living expenses you should complete and return the Discretionary Support form  
[www.nidirect.gov.uk/publications/discretionary-support-form](http://www.nidirect.gov.uk/publications/discretionary-support-form)
- For more information  
[www.nidirect.gov.uk/articles/extra-financial-support#toc-0](http://www.nidirect.gov.uk/articles/extra-financial-support#toc-0)



The Responsible  
Business Network  
Northern Ireland

## Helplines

- **Welfare Changes** call **0808 802 0020** or email [welfarechanges@adviceni.net](mailto:welfarechanges@adviceni.net)
- **Coronavirus Community Helpline** ring 0808 802 0020 (NB this is the same number as the Welfare Changes Helpline)
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- **Tax & Benefits** ring 0800 988 2377 or email [tax@adviceni.net](mailto:tax@adviceni.net)
- **Business Debt** ring 0800 083 8018 or email [bds@adviceni.net](mailto:bds@adviceni.net)
- **Debt Action** ring 0800 028 1881 or email [debt@adviceni.net](mailto:debt@adviceni.net)

## Contact details

**Deidre Morrissey**

**Business in the Community NI**

w: [www.bitcni.org.uk](http://www.bitcni.org.uk)

e: [Deidre.morrissey@bitcni.org.uk](mailto:Deidre.morrissey@bitcni.org.uk)

**Sean Bruen**

**Kith & Kin Financial Solutions**

w: [www.kithandkinfinance.org](http://www.kithandkinfinance.org)

e: [info@kithandkinfinance.org](mailto:info@kithandkinfinance.org)