

## T&T4 box: Sources of help or guidance

Type of support	How they can help	Organisation	Links
Income	Help to maximise your income, check your benefits, and access grants.	Turn2Us PolicyinPractice IncomeMax Entitledto Inbest Lightning Reach for Grants	<a href="https://benefits-calculator.turn2us.org.uk">https://benefits-calculator.turn2us.org.uk</a> <a href="https://advicefinder.turn2us.org.uk">https://advicefinder.turn2us.org.uk</a> <a href="https://policyinpractice.co.uk/software">https://policyinpractice.co.uk/software</a> <a href="https://incomemax.org.uk">https://incomemax.org.uk</a> <a href="https://www.entitledto.co.uk">https://www.entitledto.co.uk</a> <a href="https://inbest.ai">https://inbest.ai</a> <a href="https://www.lightningreach.org">https://www.lightningreach.org</a>
Electoral Roll	Registering to vote to improve the likelihood of getting credit.	UK Government	<a href="https://www.gov.uk/register-to-vote">https://www.gov.uk/register-to-vote</a> To find your local office for contact details visit: <a href="https://www.gov.uk/contact-electoral-registration-office">https://www.gov.uk/contact-electoral-registration-office</a>
Credit score	Check your personal and credit information is accurate through free to use credit scoring.	Credit Scoring Companies: Experian Equifax TransUnion Credit Karma Clear Score	<a href="https://www.experian.co.uk/consumer/experian-credit-score.html">https://www.experian.co.uk/consumer/experian-credit-score.html</a> <a href="https://www.equifax.co.uk/Products/credit/credit-score.html">https://www.equifax.co.uk/Products/credit/credit-score.html</a> <a href="https://www.transunion.co.uk/consumer/consumer-credit">https://www.transunion.co.uk/consumer/consumer-credit</a> <a href="https://www.creditkarma.co.uk">https://www.creditkarma.co.uk</a> <a href="https://www.clearscore.com">https://www.clearscore.com</a>
Access to credit	Tips on how to get accepted for credit in the future.	Experian	<a href="https://www.experian.co.uk/consumer/guides/refused-credit.html">https://www.experian.co.uk/consumer/guides/refused-credit.html</a>
Money and debt advice	Access to independent, impartial money and debt advice, and help to build your financial confidence.	StepChange National Debtline Citizens Advice MoneyHelper	<a href="https://www.stepchange.org">https://www.stepchange.org</a> 0800 138 1111 <a href="https://www.stepchange.org/debt-info/your-financial-situation.aspx">https://www.stepchange.org/debt-info/your-financial-situation.aspx</a> <a href="https://nationaldebtline.org">https://nationaldebtline.org</a> Freephone 0808 808 4000 <a href="https://www.citizensadvice.org.uk">https://www.citizensadvice.org.uk</a> <a href="https://www.moneyhelper.org.uk/en">https://www.moneyhelper.org.uk/en</a>
Budgeting apps	Budgeting tools, tips on how to budget, manage your money and set financial goals.	MoneySkills Emma Plum Money Dashboard	<a href="https://www.moneyskillsapp.com">https://www.moneyskillsapp.com</a> <a href="https://emma-app.com">https://emma-app.com</a> <a href="https://withplum.com">https://withplum.com</a> <a href="https://www.moneydashboard.com">https://www.moneydashboard.com</a>
Debt advice and consumer rights	Budgeting tool and options on how to deal with debt.	National Debtline	<a href="https://tools.nationaldebtline.org/yourbudget">https://tools.nationaldebtline.org/yourbudget</a>
Illegal money lending	Support for victims and how to report a loan shark.	Stop Loan Sharks	<a href="https://www.stoploansharks.co.uk">https://www.stoploansharks.co.uk</a> 0300 555 2222