

Newsletter/email/intranet copy

Copi newyddlen/e-bost/intranet

Short version – 163 words

Coping with the rising cost-of-living

ENGLISH

The recent rise in the cost-of-living has presented many of us with unexpected challenges.

New research suggests that over 12 million people are now borrowing money for food or essential bills and half of them are doing so for the first time in their lives.

The results come as the Money and Pensions Service (MaPS) launches a campaign to reach people who are struggling with cost-of-living pressures, which will run alongside the Government's Help for Households.

It focuses on MaPS' MoneyHelper service, which provides [free money guidance](#) from an expert in a range of different formats, such as online, webchat, WhatsApp and telephone.

If you're already struggling, or worried things are heading that way, it can feel like there's no way forward. However, the first step to solving money problems is knowing where to turn.

Visit the [MoneyHelper](#) website (moneyhelper.org.uk/cost-of-living) and find out all the ways you can get help towards getting control of your money.

Ymdopi gyda chostau byw cynyddol

WELSH

Mae'r cynnydd diweddar yng nghostau byw wedi gwneud i nifer ohonom wynebu heriau annisgwyl.

Mae ymchwil newydd yn awgrymu bod dros 12 miliwn o bobl nawr yn benthg arian am fwyd neu filiau hanfodol ac mae hanner ohonynt yn gwneud hwn am y tro cyntaf yn eu bywydau.

Mae'r canlyniadau'n dod wrth i'r Gwasanaeth Arian a Phensiynau (MaPS) lansio ymgyrch newydd i gyrraedd pobl sy'n cael trafferth gyda phwysau costau byw, a fydd yn rhedeg yn unol â Help for Households y Llywodraeth.

Mae'n canolbwyntio ar wasaneth HelpwrArian MaPS, sy'n darparu [arweiniad arian am ddim](#) gan arbenigwr mewn ystod o fformatau gwahanol, fel ar-lein, gwesgwrs, WhatsApp a dros y ffôn.

Os ydych yn cael trafferth yn barod, neu'n poeni bod pethau'n mynd y ffordd honno, gall deimlo fel nad oes ffordd ymlaen. Fodd bynnag, y cam cyntaf i ddatrys problemau arian yw gwybod ble i droi.

Ewch i wefan [HelpwrArian](#) (moneyhelper.org.uk/cy/money-troubles/cost-of-living) a dewch o hyd i'r ffyrdd y gallwch gael help i gael rheolaeth o'ch arian.

Long version - 326 words

Coping with the rising cost-of-living

ENGLISH

The recent rise in the cost-of-living has presented many of us with unexpected challenges.

New research suggests that over 12 million people are now borrowing money for food or essential bills and half of them are doing so for the first time in their lives.

The survey of 2,180 UK adults, carried out by the Money and Pensions Service (MaPS), shows that 23% have relied on credit or money from family and friends to buy food in the last three months. The same number (23%) have done so for electricity and gas.

The poll also reveals that one in five people (21%) think they will need credit to get through the next three months, with 4% of them saying they definitely would.

The results come as MaPS launches a campaign to reach people who are struggling with cost-of-living pressures, which will run alongside the Government's Help for Households.

It focuses on MaPS' MoneyHelper service, which provides [free money guidance](#) from an expert in a range of different formats, such as online, webchat, WhatsApp and telephone.

MoneyHelper also offers free resources on a range of money topics, along with useful tools to assist with vital tasks like prioritising bills, talking to your creditors, and planning your budget. In addition, it provides links to further help, including organisations that provide free debt advice.

Some of the areas you can find help in are:

- Help with living on a squeezed/reduced income
- Help if you are struggling with bills and payments
- Help talking to creditors regarding payments
- Support with redundancy and job loss
- Financial support if you are self-employed

If you're already struggling, or worried things are heading that way, it can feel like there's no way forward. However, the first step to solving money problems is knowing where to turn.

Visit the [MoneyHelper](#) website (moneyhelper.org.uk/cost-of-living) and find out all the ways you can get help towards getting control of your money.

Ymdopi gyda chostau byw cynyddol

WELSH

Mae'r cynnydd diweddar yng nghostau byw wedi gwneud i nifer ohonom wynebu heriau annisgwyl.

Mae ymchwil newydd yn awgrymu bod dros 12 miliwn o bobl nawr yn benthyc arian am fwyd neu filiau hanfodol ac mae hanner ohonynt yn gwneud hwn am y tro cyntaf yn eu bywydau.

Mae'r arolwg o 2,180 o oedolion y DU, a gynhelir gan y Gwasanaeth Arian a Phensiynau (MaPS), yn dangos bod 23% wedi dibynnu ar gredyd neu arian o deulu a ffrindiau i brynu bwyd yn y tri mis diwethaf. Mae'r un nifer (23%) wedi gwneud hyn am ynni a nwy.

Mae'r pŵl hefyd yn dangos bod un o bob pump o bobl (21%) yn meddwl y bydd angen credyd arnynt i ddod drwy'r tri mis nesaf, gyda 4% ohonynt yn dweud yn bendant y byddent yn gwneud hynny.

Mae'r canlyniadau'n dod wrth i'r Gwasanaeth Arian a Phensiynau (MaPS) lansio ymgyrch newydd i gyrraedd pobl sy'n cael trafferth gyda phwysau costau byw, a fydd yn rhedeg yn unol â Help for Households y Llywodraeth.

Mae'n canolbwyntio ar gwasanaeth HelpwrArian MaPS, sy'n darparu [arweiniad arian am ddim](#) o arbenigwr mewn ystod o fformatiau gwahanol, fel ar-lein, gwesgwrs, WhatsApp a dros y ffôn.

Mae HelpwrArian yn cynnig adnoddau am ddim ar ystod o bynciau arian, yn ogystal â theclynnau defnyddiol i helpu gyda thasgau hanfodol fel blaenoriaethu biliau, siarad â'ch credydwyr, a chynllunio'ch cyllideb. Yn ychwanegol, mae'n darparu dolenni i help pellach, gan gynnwys sefydliadau sy'n darparu cyngor ar ddyledion am ddim.

Dyma rhai o'r meysydd y gallwch ddarganfod help ynddynt:

- Help gyda byw ar incwm gwasgaedig/llai
- Help os ydych yn cael trafferth gyda biliau a thaliadau
- Help i siarad â chredydwyr am daliadau
- Cefnogaeth gyda diswyddiad a cholli swydd
- Cymorth ariannol os ydych yn hunangyflogedig

Os ydych yn cael trafferth yn barod, neu'n poeni bod pethau'n arwain y ffordd hynny, gall deimlo fel nad oes ffordd ymlaen. Fodd bynnag, y cam cyntaf i ddatrys problemau arian yw gwybod ble i droi.

Ewch i wefan [HelpwrArian](https://moneyhelper.org.uk/cy/money-troubles/cost-of-living) (moneyhelper.org.uk/cy/money-troubles/cost-of-living) a dewch o hyd i'r ffyrdd gallwch gael help i gael rheolaeth o'ch arian.
