



Money &  
Pensions  
Service

# Mental health, money questions and signposting tool



Signposting for England

# Introduction

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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.mhma.org.uk/toolkit](http://www.mhma.org.uk/toolkit)

(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](mailto:partners@maps.org.uk) to order some. There is also a guide for professionals which explains a bit more how to use the Toolkit; [www.mentalhealthandmoneyadvice.org/en/toolkit-health-professionals](http://www.mentalhealthandmoneyadvice.org/en/toolkit-health-professionals))

#### 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 (AMHP). You can find out more about this scheme online; [maps.org.uk/mental-health-crisis-breathing-space/](https://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



- The person you're helping can refer themselves in to the Money Adviser Network. They can choose to get an immediate call back from a free, independent debt adviser or ask for a call back the following day. You would need to provide them with this hyperlink. They will therefore need to have access to the internet to make the referral and also feel comfortable talking to a debt adviser over the telephone or getting debt advice online. [adviser.moneyhelper.org.uk/en](https://adviser.moneyhelper.org.uk/en)
- If you are a Money Advice Network Referral Partner, you can offer to make a referral on behalf of the person you're helping directly in to free, independent debt advice. If you'd like to find out more about your organisation becoming a referral partner, email [partners@maps.org.uk](mailto:partners@maps.org.uk)
- 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](https://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



- You can find a welfare benefits adviser by searching on [advicelocal.uk](https://www.advicelocal.uk)
- You can check which benefits you might be entitled to using this calculator; [www.moneyhelper.org.uk/en/benefits/benefits-calculator](https://www.moneyhelper.org.uk/en/benefits/benefits-calculator)
- [www.mentalhealthandmoneyadvice.org/en/welfare-benefits/can-i-claim-welfare-benefits-if-i-m-living-with-a-mental-illness](https://www.mentalhealthandmoneyadvice.org/en/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](https://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/helptoclaim](https://www.citizensadvice.org.uk/helptoclaim)

## 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](http://www.trusselltrust.org/get-help/find-a-foodbank)
- [www.moneyhelper.org.uk/en/blog/everyday-money/what-to-do-if-you-cant-afford-food](http://www.moneyhelper.org.uk/en/blog/everyday-money/what-to-do-if-you-cant-afford-food)
- Money Helper:  
**0800 138 7777**

#### 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**

- [www.shelter.org.uk](http://www.shelter.org.uk)
- [advice.local.uk](http://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



- [www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/struggling-to-pay-your-gas-or-electricity-bill](http://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/struggling-to-pay-your-gas-or-electricity-bill)
- 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](http://www.nea.org.uk/get-help)
- Money Helper:  
**0800 138 7777**

#### 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/beginners-guide-to-managing-your-money](http://www.moneyhelper.org.uk/en/everyday-money/budgeting/beginners-guide-to-managing-your-money)

– Money Helper:  
**0800 138 7777**

### 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](http://www.moneyhelper.org.uk/en/everyday-money)

– Money Helper:  
**0800 138 7777**

**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**
- [www.moneyhelper.org.uk/en/pensions-and-retirement](http://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](https://www.moneyhelper.org.uk/en/blog/scams-and-fraud/how-to-report-scam-fraud)
- If you have borrowed money from a loan shark, you can get help from the Stop Loan Sharks service.  
Call **0300 555 2222**  
or visit [www.stoploansharks.co.uk](https://www.stoploansharks.co.uk)

### 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](http://www.moneyhelper.org.uk/en/family-and-care/talk-money/financial-abuse-spotting-the-signs-and-leaving-safely)

– [www.nationaldahelpline.org.uk](http://www.nationaldahelpline.org.uk)

– If you have borrowed money from a loan shark, you can get help from the Stop Loan Sharks service.

Call **0300 555 2222**

or visit [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)

### 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

- [www.gamcare.org.uk](http://www.gamcare.org.uk)
- [www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/tackling-problem-gambling-and-debt](http://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/tackling-problem-gambling-and-debt)
- Addiction support – NHS ([www.nhs.uk/live-well/addiction-support](http://www.nhs.uk/live-well/addiction-support))

### Local services, tools and resources



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