

CORNWALL CITIZEN

Be Scam Aware

Scammers are clever. We're all worried about money - don't let them take yours.

Find out how to spot scams, report them and get help at citizensadvice.org.uk/ScamsAdvice

If you've been scammed:
Call our Consumer Service on 0808 223 1133 for support
Report it to Action Fraud on 0300 123 2040



Help Us Help You



“You are all heroes to us, the downtrodden and cast aside” (Citizens Advice Cornwall client)

Citizens Advice Cornwall is appealing for support to help more people across the county as demand for its service soars.

The charity has launched a Regular Giving Campaign where potential donors can sign up for as little as £1 a month to help expand its work.

Chief Executive, Gill Pipkin, said:

“As a charity facing huge demand on our services at present, our resources are extremely stretched. We want to help more people and can only do this with more funds.

“We are asking our community to support us with whatever can be spared so that those most in need can get help. Every pound donated allows us to train and support advisers to be there and by giving to us regularly, we can plan and maintain our services more effectively.”

Last year, Citizens Advice Cornwall helped more than 9,000 people with almost 40,000 issues, helped write-off debt worth a total of over £1 million and gain income worth more than £8.1 million.

Citizens Advice Cornwall provides free, independent and confidential advice on a wide range of subjects for everyone in the community, including benefits, debt, housing, relationship issues, employment and redundancy, consumer, legal issues and more.

It costs Citizens Advice Cornwall around £1.5m to run the service each year, a figure that will rise as the need for help increases.

Members of the public can help support the charity by making a financial donation - no matter how big or small, or helping with fundraising.

- £10 could buy a headset for an advisor
- £25 could pay for an hour's advice appointment
- £50 could help fund a one-to-one training session on managing bills
- £150 could pay for our phone system for a month

Anyone wishing to support the charity with a regular donation can visit the website at citizensadvicecornwall.org.uk/support-us/ and download a sign-up form or via Just Giving at <https://justgiving.com/campaign/regulargiving>.

You can also sign-up by text. Just text GIVER followed by your donation amount to 70580 to give that amount, for example GIVER5 to donate £5 - Texts will cost the donation amount plus one standard network rate message, and you'll be opting in to hearing more from us. If you would like to donate but don't wish to hear more from us, please text GIVERNINFO instead.

All Go At The Show!



The Citizens Advice team are out and about this summer, meeting people and talking about the issues that matter in their lives. We held a stand the Royal Cornwall Show in June, and attracted the attention of BBC Spotlight (above and below right). We also attended an event in Falmouth to support Ukrainian refugees and their host (above right) and held a Money Advice Roadshow in Penzance (below). If you see us out and about please come and say hello.



Take Care – Be Scam Aware

New research by Citizens Advice shows that **76% of people in the South West have been targeted by a scammer so far this year** as the cost-of-living crisis bites.

The most common types of scam were:

- **Deliveries and courier services (56%)**
- **Government or HMRC related scams (46%)**
- **Banking (29%)**
- **Rebates and refunds (28%)**
- **Investment or financial (21%)**

CA Cornwall Chief Executive, Gill Pipkin, said: “A shocking number of people in our region have been targeted by scammers this year. We know scammers prey on our worries and fears. Sadly, the cost of living crisis is no exception.”

Our top tips for avoiding a scam are:

- If it seems too good to be true it probably is! We’ve had reports of scammers pretending to be energy companies to lure people into “too good to be true” deals.

- You suspect you’re not dealing with a real company or genuine person. Take a moment to step back and double check.
- You’ve been pressured to transfer money quickly
- You’ve been asked to pay in an unusual way, for example by iTunes vouchers
- You’ve been asked to give away personal information, such as passwords, PINS or verification codes.

If you think you’ve fallen victim to a scam:

- Talk to your bank or card company immediately if you’ve handed over any sensitive information or made a payment.
- Report the scam to Citizens Advice by calling 0808-223-1133. For an online scam, call us on 0808-250-5050.
- Also report it to Action Fraud on 0300-123-2040.

Advice Column—Answering Your Queries

I'm a self-employed woman and I'm thinking about starting a family. Am I able to take paid maternity leave?

Maternity entitlements are different for self-employed women but financial support is still available.

Self-employed women who have a baby may be entitled to a total of 39 weeks Maternity Allowance. The amount you receive depends on your individual circumstances.

In order to get the full amount you need to have worked (either employed or self-employed) for at least 26 out of the 66 weeks prior to your baby's arrival. You should also have paid National Insurance contributions for at least 13 of those weeks and are required to have earned a minimum average weekly amount over 13 of the last 66 weeks.

However, if you don't meet all of these criteria it's possible that you'll still be able to receive some support.

You can put in a claim on or after the 14th week before the week your baby is due by filling in a [MA1 claim form](#) online or popping it in the post. The earliest you can receive the first payment is 11 weeks before your baby is due, or you can elect to start it as late as the day after the birth.

Employees often have 'keeping in touch' days and the same stands for self-employed workers. You can work for up to 10 days whilst receiving Maternity Allowance, but go over this threshold and you risk losing your allowance altogether.





"It has saved too many hours, days, months of anxiety to remember, and that feeling of helplessness and hopelessness."

"I must say I never thought I had so many essential and fairly essential things to buy for myself (clothes / footwear) and the home until I had the money to buy some of them! Without means, things just wear out / run out and never get replaced and now my debts are paid off. It was just in time as they were already spiralling out of control. Honestly you are brilliant. Thank you so much..."

We helped Joss (Name changed to protect identity), who was struggling on a very low income, claim a total of £8,745 in benefits back pay which she should have been entitled to.

Help us to continue to support people like Joss across Cornwall, set up a regular gift today and helping us to continue to provide free advice to everyone who needs it.

Last year we helped almost 9,000 people in Cornwall and the Isles of Scilly writing-off debt worth over £1 million and gaining income worth over £8.1 million.



**Sign up today by visiting
www.citizensadvicecornwall.org.uk/supportus, email
fundraising@citizensadvicecornwall.org.uk or
ask an adviser for a form.**

Citizens Advice Services in Cornwall



Citizens Advice is known for its general advice service, which provides free guidance to everyone on a wide range of subjects, from benefits to consumer problems. But did you know we also run a wide range of specialist projects? Here's a brief rundown - see our website citizensadvicecornwall.org.uk for full details:

MACMILLAN CANCER CARE AND SUPPORT: Case workers provide specialist welfare benefits advice to anyone who has, or has had, a cancer diagnosis. The team covers the county and works at the Cove Macmillan Support Centre at the Royal Cornwall Hospital, Truro.

PENSIONWISE: Free, unbiased guidance for everyone aged 50-plus with a defined contribution pension pot. Covers what the new pension freedoms mean and retirement options.

FINANCIAL CAPABILITY: Aims to improve the level of financial skills in the population, especially the more vulnerable, to help prevent problems resulting from poor money management.

VICTIM CARE UNIT: Provides advice for victims of crime, ranging from welfare benefits and employment to housing, relationship breakdown, domestic violence and debt.

FAMILY COURT DOMESTIC ABUSE SUPPORT SERVICE: Offers practical information about the court process and emotional support to help victims.

RESEARCH AND CAMPAIGNS: Detailed research into the problems experienced by our clients and feeds into national databases. Lobbies and campaigns for changes to improve people's lives and carries out public information campaigns.

£MONEY WISE-UP!: Help for people in North, SE and West Cornwall and IoS who are Not in Education, Employment or Training to help them develop their money skills and saving habits to improve their life chances.

POWERHOUSE: Advice and courses on cutting your energy bills and saving money for young people who are not in education, employment or training.

HOUSING POSSESSION COURT DUTY SCHEME Trained CA advisers attend court to give help and advice to people facing housing possession hearings.

MHEND: Specialist, tailored advice on debts, benefits and money issues for clients of mental health charity, Pentreath.

EmPOWER: Help and advice for social housing tenants to manage their energy bills.

BUILDING FUTURES: Useful information and advice for new tenants. Email tenancyworkshops@citizensadvicecornwall.org.uk

DOMESTIC ABUSE: Specialist help for domestic abuse victims. Text **ADVICE** to 78866 and we'll call you back. Ask to be referred to the DA adviser. Professional support workers can refer via the website: citizensadvicecornwall.org.uk

Contacting Citizens Advice in Cornwall and the Isles of Scilly



Text ADVICE to 78866 and we'll call you back within 10 working days (excluding bank holidays and weekends).



Call us free on 0800-144-8848 Mon to Fri between 10am and 4pm.



Check our website at www.citizensadvice.org.uk for useful, up-to-date information on a wide range of subjects or take part in a webchat session.

FOR THE MACMILLAN CANCER ADVICE SERVICE: Please email macmillan@citizensadvicecornwall.org.uk

...or call 01872- 256373 .

(PLEASE NOTE: Calls to this number charged at your normal rate)

HELP US HELP YOU AND YOUR COMMUNITY:

Citizens Advice Cornwall is a local charity which depends on grants and donations. Please consider making a contribution to our work by using the DONATE button on our website.



WE'RE HERE FOR EVERYONE

