



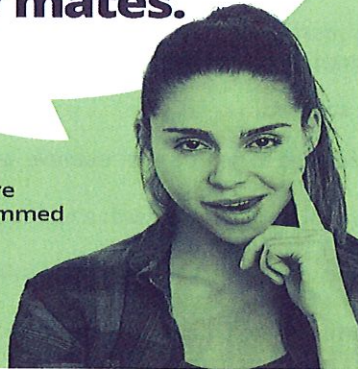
# CORNWALL CITIZEN

Newsletter of Citizens Advice Cornwall - We're Here for Everyone

Summer 2021

**I don't think I'll be  
scammed. Nor do  
my mates.**

**Think twice.**  
People in their 20s are  
most likely to be scammed  
**#ScamAware**



## Top Tips for Avoiding the Scammers

Sixty-nine per cent of people in the South West have been targeted by a scammer since January, new research by Citizens Advice has found.

Fraudsters tried to trick locals in a range of ways, but the biggest scam faced by local people is delivery scams. 55% of people in the area said they'd been contacted about a scam of this kind.

**More than 600 instances of fraud and cyber related crime in Devon and Cornwall were reported to Action Fraud every month last year.**

To encourage people to report scams, share their experiences and look out for others, Citizens Advice Cornwall have launched their annual Scams Awareness campaign.  
**(Continued on Page 2...)**

# Beat the Scammers

(Continued from Page 1)

Gill Pipkin, Chief Executive of Citizens Advice Cornwall said:

"A shocking number of people in our region have been targeted by a scammer so far this year.

"As life begins to unlock, it's so important we all do our bit and report anything that looks like a con when we see it. By learning how scammers operate, and helping each other understand what to look out for, we can all work together to stop fraudsters in their tracks."

**To help stop more people being fleeced by these types of scams, Citizens Advice Cornwall is sharing the following tips on how to spot them.**

## **It might be a scam if...**

- it seems too good to be true – for example, a holiday that's much cheaper than you'd expect
- you suspect you're not dealing with a real company – for example, if there's no postal address
- you've been pressured to transfer money quickly or in an unusual way – like by iTunes vouchers or a transfer service
- you've been asked to give away personal information like passwords or PINs
- you haven't had written confirmation of what's been agreed

## **If you've been scammed...**

- talk to your bank or card company immediately if you've handed over any financial and sensitive information or made a payment
- report offline scams, like telephone, post and doorstep, to Citizens Advice [online](#) or by calling 0808 223 1133. Report online scams to the dedicated Scams Action service either [online](#) or on 0808 250 5050
- report the scam to Action Fraud on 0300 123 2040.

# Meet us at the AGM

Citizens Advice Cornwall's Annual General Meeting will take place on Thursday 16 September 2021, 10am to 11am, at St Erme Community Centre, Trispen, Truro, TR4 9BD. If you would like to attend as a member of the public, please register by emailing [mail@citizensadvicecornwall.org.uk](mailto:mail@citizensadvicecornwall.org.uk) by Thursday 9 September. Please note that Covid restrictions may mean that we have to limit the number of attendees or move online.



## News Update....



### European Citizens Urged to Apply for EUSS

Our Citizens Advice European Union Settlement Scheme (EUSS) specialists have been out on the road reminding EU / EEA and Swiss citizens in Cornwall to sign-up to the Government scheme if they want to remain living in the UK. The team set-up stalls in Bodmin and Camborne town centres, visited local businesses (see picture above) and have visited sites in the Clay Country. The advisers can help people fill-out their forms and produce the correct documentation. Their work has been featured on both BBC and ITV.

Home Office statistics show there are around 15,000 EEA and EU nationals resident in Cornwall. Of these, 9,000 had submitted an application for Settled Status. Around 20% of people who have not applied fall into the vulnerable category. To contact the EUSS team, text EUSS to 78866.

### Empowering you to save on bills

EmPOWER is a new Citizens Advice project to help people living in social housing manage their energy bills. According to the latest government statistics, **Cornwall has 31,862 households in fuel poverty, amounting to 12.6% of the population, the fourth highest county rate in the country.**

Project Manager, Caroline Dobson, said: "We realised that many people move into a property with little knowledge or guidance of how to use the energy and hot water systems in their homes.

"They inherit the previous occupant's energy supplier and meter and are often not aware of their rights to change these. We wanted to take a new approach, and in this project we are working with social landlords to improve the quality of their housing stock."

## Focus on: Wise-Up! in Bodmin



Citizens Advice Cornwall is launching a pioneering scheme in Bodmin to help people keep on top of their money and learn budgeting skills.

The **WiseUp! Programme**, supported by the European Social Fund, is aimed at people who are over 18 and not in education, employment or training. It's also open to those taking career break or who are full-time parents not in work.

CA Cornwall Chief Executive, Gill Pipkin, said: "We know many people in the Bodmin area suffer from low incomes and debt. This project aims to tackle one of the root causes of poverty by giving people the skills they need to take control of their money and make better spending decisions."

**A new, free, drop-in service for people to learn more will take place every Monday from 5 July between 10am and 3pm at the Citizens Advice offices at The Old Library in Lower Bore Street.**

Sue Alsworth, of WiseUp! said: "No appointment is needed and we'll discuss everyone's individual needs. Learning can be online, by phone or face-to-face and we always go at each person's own pace. There are no tests or exams, just good information on how you can keep out of debt and start saving."

Topics include low income budgeting, reducing spending, increasing income and setting goals as well as shopping wisely, meal plans and planning for changes in your life. The course also covers keeping your money safe, loans and credit cards.

For more information e-mail [wiseup@citizensadvicecornwall.org.uk](mailto:wiseup@citizensadvicecornwall.org.uk) or text ADVICE WISEUP to 78866.



## News Update....

### More Help Hubs go online

The Citizens Advice Help Hub programme is gathering pace to provide advice services to even more people in Cornwall and the Isles of Scilly.

The Help Hubs are computers placed in community centres, foodbanks and libraries where members of the public can look up information on benefits, consumer issues and debt free of charge and have face-to-face online sessions with a Citizens Advice adviser.

The computers are there for anyone to use and no computer skills are needed. Staff at each venue can help set-up the computers and can book appointments to see advisers.

The hubs can be found at: Torpoint, Launceston, Bude, St Germans, Treverbyn (Clay Country), St Austell, Newquay, Redruth, Helston, St Ives and St Mary's on the Isles of Scilly.

For more information on the hub locations and other ways of accessing Citizens Advice please visit our website: <https://www.citizensadvicecornwall.org.uk/getting-advice/>

### See you on the Beach...

**As a local charity, Citizens Advice Cornwall needs to raise funds to ensure the service can continue helping people in future years.**

**This summer, we're delighted that the owners of Lusty Glaze Beach in Newquay have offered us the chance to collect donations at the site on Friday 13 August and Saturday 21 August.**

**If you're in the area and fancy a day at the beach, please do come along and meet the Citizens Advice team and help us raise valuable funds at the same time.**

### Beware of the Sharks!

Sadly, we've seen an increase in illegal money lending (loan sharks) in Cornwall during lockdown. These menaces are becoming increasingly sophisticated, operating online and on social media and are often connected to criminal gangs involved in drugs and prostitution. Citizens Advice Cornwall's work in schools and publicising the issue in the community has led to us being granted Partner Status with the National Illegal Money Lending Team. Watch out for more information and advice on loan sharks in the Autumn edition of Citizens.

## 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](http://citizensadvicecornwall.org.uk) for full details:

**DEBT ADVICE SERVICE:** Specialist debt case workers, working across Cornwall to help find solutions to your debt problems.

**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.

**MONEY MATTERS:** Works from Cornwall Council's network of Family Hubs working with financially vulnerable families to build-up their money management and household budgeting skills.

**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.

**HELP TO CLAIM:** A Government scheme, run by CA Cornwall, to provide help and support for people claiming Universal Credit for the first time.

**WISE-UP!** Help for people in N and SE Cornwall 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.

**EUSS:** Trained advisers help with advice and information to guide EU and other European citizens through their EU Settled Status applications.

# Contacting Citizens Advice in Cornwall and the Isles of Scilly

Although our offices and outreach operations are closed during the Covid19 restrictions, we are still continuing to offer our services to the public:

 **Text** ADVICE to 78866 or for debt issues, text ADVICE DEBT to 78866 and we'll call you back within 48 hours (excluding bank holidays and weekends).

 **Call** us free on 0800-144-8848 Mondays to Fridays between 10am and 4pm.

 **Check our website** at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for useful, up-to-date information on a wide range of subjects and to take part in a webchat session.

FOR THE MACMILLAN CANCER ADVICE SERVICE: Please email [macmillan@citizensadvicecornwall.org.uk](mailto:macmillan@citizensadvicecornwall.org.uk)

...or call 01872- 256373 .

PLEASE NOTE: All phone calls are 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**









# Taking Control of Your Money

How you can improve your budgeting and reduce family spending

## BUDGETING

You can use online budgeting tools, planners and guides, including calculators, that help you plan for life changes, such as having a baby, getting married or just planning for Christmas.

[www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget](http://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget)

## MORTGAGES

**Reducing Your Mortgage Costs:** If you're struggling to pay your mortgage, you must take action quickly to stop yourself from falling into debt.

If you get into debt and your lender thinks you're not dealing with the problem, they will take action through the courts. This could lead to you losing your home.

You could look at switching to a cheaper mortgage or insurance deal, cutting down your monthly payments or changing payments on your endowment policy.

Find out how on our website <https://www.citizensadvice.org.uk/debt-and-money/mortgage-problems/how-to-sort-out-your-mortgage-problems/cutting-down-your-mortgage-costs/>



If you're having serious difficulties paying your mortgage, for example, if you've started getting letters from your lender threatening court action, you should get help from an experienced debt adviser, such as the Citizens Advice Cornwall Debt Team – Text ADVICE DEBT to 78866.

### COUNCIL TAX BILLS:

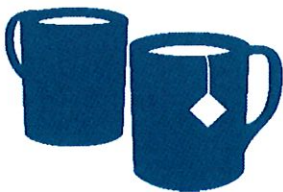
If you're on a low income, you may be entitled to help from your council towards paying your council tax. In some cases you may be entitled to money off your council tax bill, or you may not have to pay council tax at all (called an exemption).

See [cornwall.gov.uk/council-tax/get-money-off-your-council-tax/](http://cornwall.gov.uk/council-tax/get-money-off-your-council-tax/) for details. You can also ask your local authority to spread the cost of your council tax over 12 months instead of 10 [cornwall.gov.uk/council-and-democracy/council-tax](http://cornwall.gov.uk/council-and-democracy/council-tax)

### SAVE ON INSURANCE

Shop around for the best insurance deals for all of your insurance including your house (building and contents), life, car, travel and health (check out [www.moneysavingexpert.com/insurance](http://www.moneysavingexpert.com/insurance) for ideas). Review your policies to see if you still need them or check whether they provide more cover than you need.

If you're worried about your debts, seek help from our specialist debt team as soon as you can for free, independent and confidential advice and support. Just text ADVICE DEBT to 78866.





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