

Breathing space for your mental health

www.mhma.org.uk/mental-health-breathing-space



You entered the Mental Health Crisis Breathing Space Scheme following a referral.

This guide explains:

- Who we are.
- What is a Mental Health Crisis Breathing Space?
- What is a creditor?
- What does this mean for me?
- What happens next?
- Can I get free advice about my money situation?
- How long will my Mental Health Crisis Breathing Space last?
- What happens when my Mental Health Crisis Breathing Space ends?
- How to contact us.

**"It's been nothing but positive,
it's been a lifeline. I'm under no
illusions it's probably saved my life."**

Breathing Space User



Who are we?

We are the **Mental Health & Money Advice Service**. We provide clear, practical advice and support for people experiencing issues with mental health and problem debt.



What is a Mental Health Crisis Breathing Space?

Mental Health Crisis Breathing Space is a new scheme that can give you a break from your money worries while receiving treatment for your mental health crisis.

Now you are in a Mental Health Crisis Breathing Space; you can be protected from creditors that you owe money to while you are receiving treatment.

What is a creditor?

A creditor is anyone you owe money to.

For example:

- Credit card or loan debt to your bank, loan company, or individual.
- Council tax arrears for your local council.
- A landlord that you owe money to.
- Store card debt.
- Catalogue debt.

What does this mean for me?

When your debts have been entered into a Mental Health Crisis Breathing Space, your creditors cannot:

- Demand payment of the debt.
- Charge interest, penalties, or make any other charges to your debt.
- Enter your home to take away anything you own.
- Try to evict you from your home because you are behind with payments on your rent.



Although you will have protection from the debts entered into your Mental Health Crisis Breathing Space, you must try to pay your ongoing bills as these will not be protected.

If you're struggling to keep up with bills and payments, our team will be on hand to help.

What happens next?

One of our friendly specially trained Mental Health & Money Advice team members will contact you shortly.

They will:

- Explain Mental Health Crisis Breathing Space.
- Be your point of contact.
- Remain in touch with you and your health and social care team to see how your treatment progresses.
- Answer any questions about your Mental Health Crisis Breathing Space from your creditors.
- Obtain your credit file so we can protect your debts.



It's important that you tell either your healthcare professional or our debt team about as many of your debts as possible.

We can only ensure you are protected from the debts that we know about. We can get some information about your debts from your credit reference file; however, several debts do not show on your credit report, so you will need to tell us about these to receive protection for them.

These debts can include:

- Council tax arrears
- Benefit overpayment arrears
- Rent arrears
- Utilities bills, such as gas, electricity and water



Can I get free advice about my money situation?

Yes. As part of your mental health crisis breathing space, the Mental Health & Money Advice Service can provide free, confidential and impartial money advice.

Our staff have helped thousands of people to understand, manage and improve their financial and mental health.

Our staff will:

- Never judge you.
- Understand the difficulty of living with a mental health condition and talking about money.
- Support you step by step, at your own pace, in whatever way meets your needs.
- Contact you in the way you prefer, e.g., telephone, email, or letter.
- Advise you about the different options available for dealing with your debts and help you choose the best option for you.
- Check that you are receiving the income you are entitled to.
- Contact the people you owe money to, so you don't have to worry about it (If you permit them).



How long will my Mental Health Crisis Breathing Space last?

A Mental Health Crisis Breathing Space lasts for as long as you receive crisis treatment for your mental health, plus 30 days.

What happens when my Mental Health Crisis Breathing Space ends?

Your Mental Health Crisis Breathing Space Scheme will end 30 days after your mental health crisis treatment ends. When your treatment ends, we will contact you to discuss your options.

If you haven't had any money advice from us, we can look at all of the options open to you and help you find a solution that works for you.



How to contact the Mental Health & Money Advice Service?

Scan the code or visit our website to find out more



www.mhma.org.uk/mental-health-breathing-space

Or call us on 0808 801 0745

