

CARERS TRUST

Crossroads
West Wales

Money Matters Support Service



Do you look after someone?

A **FREE** service for unpaid carers in Carmarthenshire & Pembrokeshire to help carers make the most of their money.

Our specialist Money Matters team can offer a range of one-to-one information, guidance and support with:

- Financial wellbeing checks and welfare benefit checks
- Helping to complete benefit application forms and referrals for support with Appeal Tribunal Representation
- Accessing grants for essential household items, food vouchers and short breaks
- Income maximisation and accessing a range of carer discounts and concessions



We also deliver a programme of carer workshops on topics such as:

- Budget Planning
- Understanding Credit Scoring & How to Improve Yours
- Scam Awareness
- Financial Survival Skills
- Direct Payments



Free Monthly Legal Advice Surgeries

Specialist legal advice available* on a range of issues including:

- Lasting Powers of Attorney
- Funding for Care
- Wills & Trusts
- Protection of Assets, etc.



**By appointment only*

**We are open Monday to Thursday
9am - 5pm & Friday 9am - 4.30pm**

For more information contact us on:

 **0300 0200 002 (FREE)**

 **info@ctcww.org.uk**

 **www.ctcww.org.uk**

YMDDIRIEDOLAETH GOFALWYR

Croesffyrdd
Gorllewin Cymru

Gwasanaeth Cymorth Materion Ariannol



Ydych chi'n gofalu am rywun?

Gwasanaeth **AM DDIM** i ofalwyr di-dâl yn Sir Gaerfyrddin a Sir Benfro, i helpu gofalwyr i wneud y mwyaf o'u harian.

Gall ein tîm Materion Ariannol arbenigol gynnig amrywiaeth o wybodaeth, arweiniad a chymorth un i un gyda:

- Gwiriadau lles ariannol a gwiriadau budd-daliadau lles
- Help i lenwi ffurflenni cais am fudd-daliadau ac atgyfeiriadau am gymorth gyda Chynrychiolaeth y Tribiwnlys Apêl
- Cael mynediad i grantiau ar gyfer eitemau cartref hanfodol, talebau bwyd a seibiannau byr
- Mwyhau incwm a chael mynediad i ystod o ddisgowntiau a chonresiynau i ofalwyr



Rydym hefyd yn cyflwyno rhaglen o weithdai gofalwyr ar bynciau megis:

- Cynllunio Cyllideb
- Deall Sgorio Credyd a Sut i Wella'ch Un Chi
- Ymwybyddiaeth o Sgamiau
- Sgiliau Goroesi Ariannol
- Taliadau Uniongyrchol



Cymorthfeydd Cyfreithiol Misol **Am Ddim**

Mae cyngor cyfreithiol arbenigol ar gael* ar amrywiaeth o faterion gan gynnwys:

- Ewyllysiau ac Ymddiriedolaethau
- Cyllid ar gyfer Gofal
- Atwrneiaeth Arhosol
- Diogelu Asedau, ac ati.

**Trwy apwyntiad yn unig*



Rydym ar agor o ddydd Llun i ddydd Iau
9yb-5yh a dydd Gwener 9yb-4.30yh

Cysylltwch â ni am fwy o wybodaeth ar:

 **0300 0200 002 (AM DDIM)**

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