

For ENGLISH text go  
to the next page

### Cyngor ar Bopeth

I gael cymorth gydag amrywiaeth o faterion gan gynnwys:

- Cyngor ynghylch dyledion
- Cyngor ynghylch budd-daliadau
- Grantiau a chynghorion arbed ynni

Bydd Cyngor ar Bopeth ar gael yn lleol, neu cysyllta â rhif Adviceline Cymru:

NEU

- <https://www.citizensadvice.org.uk/cymraeg/>

**CYMORTH  
GYDA  
DYLEDION**



Prosiect  
Paratoi



ARGYFWNG! Os yw cael arian i dalu am bethau, gan gynnwys bwyd, yn anodd iawn i ti, edrych ar yr wybodaeth isod i gael rhagor o gymorth

## Dyled

Os wyt ti'n cael trafferth gyda dyled ac ar ei hôl hi gyda'th daliadau:

- Cysyllta â'r Cyngor ar Bopeth Lleol
- Siarad â'th Swyddog Cymorth Tenantiaeth (os oes gennyt un)
- Siarad â'th gynghorydd personol
- Cer i: <https://www.stepchange.org/>  
<https://www.turn2us.org.uk/>

## Opsionau os wyt ti mewn dyled tanwydd

- Cysyllta â'r cyflenwr i drafod cynllun ad-dalu a/neu unrhyw opsiynau tariff rhatach sydd ar gael
- Os wyt ti'n hawlio rhai budd-daliadau penodol, mae'n bosib trefnu bod taliadau'n cael eu cymryd yn uniongyrchol o'th fudd-daliadau
- Os oes gen ti broblemau ariannol difrifol a dyled fawr, mae'n bosib gwneud cais i gronfa ymddiriedolaeth ynni neu ymddiriedolaeth elusenol

## Cronfa Cymorth Dewisol

- Os yw hi'n argyfwng arnat ti neu os wyt ti'n wynebu problemau ariannol difrifol, mae'n bosib gwneud cais i'r gronfa cymorth dewisol
- Gallai dy helpu i dalu biliau bwyd/ynni
- Byddet ti'n cael £50
- Cei di gyflwyno cais hyd at dair gwaith mewn blwyddyn
- I wneud cais, ffonia 0800 859 5924

## Bwyd

- Os wyt ti heb arian i brynu bwyd hyd yn oed, mae'n bosib cael pecyn bwyd argyfwng o Fanc Bwyd Lleol.
- Rhaid i ti gael taleb gan y gwasanaethau cymdeithasol, Cyngor ar Bopeth neu asiantaeth arall.
- Byddi'n cael digon o fwyd am 3 diwrnod
- I gael rhagor o wybodaeth, cysyllta â'th fanc bwyd lleol neu siarad â'th gynghorydd personol

## Cronfa Cymorth Cwsmeriaid

- Cynllun mae Ddŵr Cymru yn ei gynnig, os wyt ti'n cael trafferth cadw i fyny â'th fil dŵr
- Bydd yn gwneud y taliadau'n haws eu rheoli
- Rhandaliadau llai a realistig i'w talu
- Os byddi'n parhau â'r taliadau am 6 mis, caiff dy ddyled ei haneru
- Os byddi'n parhau â'r taliadau am 6 mis arall, bydd dy ddyled wedi'i chlirio

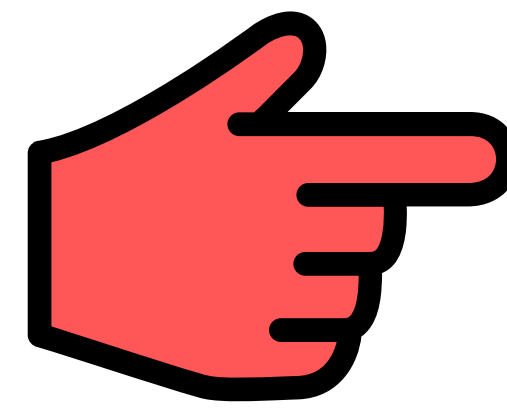
## Gamblo

Wyt ti:

- Yn gwario mwy ar gamblo nag wyt ti eisiau?
- Yn cael trafferth talu'r biliau?
- Yn trefnu benthyciadau i dalu dy ddyledion gamblo?

I gael cymorth a chefnogaeth, cer i:

<https://www.gamcare.org.uk/>



CRISIS! If you are really struggling to find any money to pay for things, including food, look below for further support

### Citizens Advice

For help with a variety of issues including:

- Debt advice
- Benefit advice
- Energy savings grants and tips

There is a Citizens Advice near you, contact their Adviceline Cymru number:

- 03444 772020

OR

- <https://www.citizensadvice.org.uk/wales/>

## Debt

If you are struggling to cope with debt and have got behind on your payments:

- Contact your local Citizens Advice
- Speak with your Tenancy Support Officer (if you have one)
- Speak with your personal advisor
- Go to <https://www.stepchange.org/>
- Go to <https://www.turn2us.org.uk/>

## Options if you are in fuel debt

- contact your supplier to discuss a repayment plan and/or any cheaper tariff options available
- If you claim certain benefits, you may be able to arrange for payments to be taken directly from your benefits
- If you have serious financial problems and have a big debt you may be able to apply to an energy trust fund or charitable trust

## Discretionary Assistance Fund

- If you have experienced an emergency or are in serious financial problems you may be able to apply to the emergency assistance fund
- This could help you pay for food/energy bills
- You would get £50
- You can apply up to 3 times in a year
- Apply by calling 0800 859 5924

## Food

- If you have no money, even to buy food you may be able to get an emergency food parcel from a local Foodbank.
- You have to obtain a voucher from social services, Citizens Advice or other agency.
- You will receive 3 days of food
- For more information contact your local foodbank or speak to your personal advisor

## Customer Assistance Fund

- A scheme offered by Welsh Water if you are struggling to keep up with your water bill
- This will make payments more manageable
- Realistic smaller instalments to be paid
- If you keep payments up for 6 months, your debt will be halved
- If you keep payments up for a further 6 months, your debt will be cleared

## Gambling

Are you:

- Spending more than you want on gambling?
- Struggling to find the money for bills?
- Taking out loans to cover gambling debts?

For help and support go to:

<https://www.gamcare.org.uk/>

HELP  
WITH  
DEBT