



## Helping you make the most of your money Helpu chi i elwa i'r eithaf ar eich arian

- Reduce your energy bills
- Get cheaper credit
- Are you claiming your entitlement?
- Lleihau eich biliau ynni
- Cael credyd rhatach
- A ydych yn hawlio'r hyn sy'n ddyledus i chi?

 01792 635238



[www.swansea.gov.uk/maxyourmoney](http://www.swansea.gov.uk/maxyourmoney)

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Noddir gan

 **Evening Post**



Llywodraeth Cynulliad Cymru  
Welsh Assembly Government



communities first *cymunedau yn gyntaf*





**The City and County of Swansea, together with other local organisations has developed **Max Your Money**, a project to help cut the cost of your bills.**

**Mae Dinas a Sir Abertawe, ynghyd â sefydliadau lleol eraill, wedi datblygu **Pob Ceiniog yn Cyfri**, prosiect i helpu i leihau cost eich biliau.**

You may be paying more than you should for energy, or paying very high charges on money you're borrowing. But you may be entitled to help that you are not claiming.

**Max Your Money** will show you where you could make savings.

Contact the services listed in this leaflet. Their **FREE** advice can help you make the most of your money.

**Visit the Max Your Money website for further information about the project.**

Efallai eich bod yn talu mwy na'r hyn y dylech fod yn ei dalu am ynni, neu'n talu ffioedd uchel iawn ar arian rydych yn ei fenthyg. Ond efallai fod gennych hawl i gymorth nad ydych yn ei hawlio.

Bydd Pob Ceiniog yn Cyfri yn dangos i chi lle gallech wneud arbedion.

Cysylltwch â'r gwasanaethau a restrir yn y daflen hon. Gall eu cyngor AM DDIM eich helpu i fanteisio i'r eithaf ar eich arian.

**Ewch i wefan Pob Ceiniog yn Cyfri am fwy o wybodaeth am y prosiect.**



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## Home Heat Helpline

☎ 0800 33 66 99

🖱 [www.homeheathelpline.org.uk](http://www.homeheathelpline.org.uk)

Easy to understand advice on how to save energy and get help paying your bills.

## Llinell Gymorth Cartrefi Cynnes

☎ 0800 33 66 99

🖱 [www.homeheathelpline.org.uk](http://www.homeheathelpline.org.uk)

Cyngor hawdd ei ddeall ar sut i arbed ynni a chael help i dalu eich biliau.

## Energy Saving Trust

☎ 0800 512 012

🖱 [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

Free and impartial advice on how to stop wasting energy.

## Yr Ymddiriedolaeth Arbed Ynni

☎ 0800 512 012

🖱 [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

Cyngor diduedd am ddim ar sut i roi'r gorau i wastraffu ynni.

## Keep Warm Keep Well

☎ 08459 15 15 15

🖱 [www.direct.gov.uk/keepwarmkeepwell](http://www.direct.gov.uk/keepwarmkeepwell)

Advice about government grants and schemes to help with energy bills.

## Cadw'n Gymnes, Cadw'n Iach

☎ 08459 15 15 15

🖱 [www.direct.gov.uk/keepwarmkeepwell](http://www.direct.gov.uk/keepwarmkeepwell)

Cyngor ar grantiau a chynlluniau'r llywodraeth i helpu gyda biliau ynni.

## Welsh Water Assist

☎ 0800 052 0145

🖱 [www.dwrcymru.com](http://www.dwrcymru.com)

If you are on certain benefits AND either have three or more children living with you or have a relevant medical condition, you could qualify for reduced water rates.

## Cymorth Dŵr Cymru

☎ 0800 052 0145

🖱 [www.dwrcymru.com](http://www.dwrcymru.com)

Os ydych yn derbyn rhai budd-daliadau a naill ai ag o leiaf tri o blant yn byw gyda chi neu os oes gennych gyflwr meddygol perthnasol, gallech fod yn gymwys ar gyfer trethi dŵr is.

## Consumer Direct Helpline

☎ 08454 040 506

🖱 [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)

Consumer advice on purchases, scams, energy and post. Know your consumer rights.

## Llinell Gymorth Cyswllt Defnyddwyr

☎ 08454 040 506

🖱 [www.cyswlltdefnyddwyr.gov.uk](http://www.cyswlltdefnyddwyr.gov.uk)

Cyngor i ddefnyddwyr ar bryniadau, twyll, ynni a'r post. Dysgwch am eich hawliau defnyddiwr.

## Citizens Advice Bureau

☎ 08444 77 20 20

🖱 [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

🖱 [www.swanseacab.org.uk](http://www.swanseacab.org.uk)

**Information and advice on debt, credit and financial matters.**

## Cyngor ar Bopeth

☎ 08444 77 20 20

🖱 [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

🖱 [www.swanseacab.org.uk](http://www.swanseacab.org.uk)

**Gwybodaeth a chyngor ar ddyledion, credyd a materion ariannol.**

## LASA Credit Union

☎ 01792 643632

🖱 [www.lasacreditunion.org.uk](http://www.lasacreditunion.org.uk)

**Financial cooperative providing affordable loans for local people.**

## Undeb Credyd LASA

☎ 01792 643632

🖱 [www.lasacreditunion.org.uk](http://www.lasacreditunion.org.uk)

**Cydweithfa ariannol sy'n darparu benthyciadau fforddiadwy i bobl leol.**

## Illegal Money Lending Unit

☎ 0300 5552222

🖱 [www.stoploansharks.direct.gov.uk](http://www.stoploansharks.direct.gov.uk)

**Beat the loan sharks....bite back!**

## Yr Uned Benthg Arian yn Anghyfreithlon

☎ 0300 5552222

🖱 [www.stoploansharks.direct.gov.uk](http://www.stoploansharks.direct.gov.uk)

**Brwydrwch yn erbyn y twyllwyr credyd!**

## Housing and Council Tax Benefit

☎ 01792 635885

🖱 [www.swansea.gov.uk/takeup](http://www.swansea.gov.uk/takeup)

**Claim if in doubt, don't go without.**

**Providing help towards your rent and Council Tax bill.**

## Budd-dal Tai a Threth y Cyngor

☎ 01792 635885

🖱 [www.abertawe.gov.uk/takeup](http://www.abertawe.gov.uk/takeup)

**Hawliwch os ydych yn amau, peidiwch â mynd hebdo.**

**Cymorth tuag at eich bil rhent a Threth y Cyngor.**

## Home Energy Efficiency Scheme (HEES)

☎ 0800 316 2815

🖱 [www.heeswales.co.uk](http://www.heeswales.co.uk)

**Making homes in Wales warmer, healthier and more energy efficient.**

## Cynllun Effeithlonrwydd Ynni Cartref (HEES)

☎ 0800 316 2815

🖱 [www.heeswales.co.uk](http://www.heeswales.co.uk)

**Cynllun a ariennir gan Lywodraeth Cynulliad Cymru gyda'r nod o sicrhau bod cartrefi Cymru'n gynhesach, yn iachach ac yn defnyddio'n ynni'n fwy effeithlon.**

## Money Made Clear

☎ 0300 500 5000

🖱 [www.moneymadeclear.org.uk](http://www.moneymadeclear.org.uk)

**No selling. No jargon. Just the facts.**

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☎ 0300 500 5000

🖱 [www.moneymadeclear.org.uk](http://www.moneymadeclear.org.uk)

**Dim gwerthu. Dim jargon. Dim ond y ffeithiau.**