

Home-Start, a charity supporting families in need, can help parents already feeling the pre-Christmas strain.

While nobody likes to be reminded that there's only three months to Christmas, for some parents across Greater Manchester, the financial pressure can be daunting and extremely stressful.

Fine if you are a parent with a disposable income, but what about those parents who simply live hand to mouth? They can barely afford their bills and rent and their main priority is simply to have enough money to just feed their children.

Home-Start staff are seeing more families than ever before struggling with poverty and debt. Working with families who are in huge financial hardship has sadly become a familiar need for Home-Start intervention.

We see many families who being overwhelmed with financial problems start to display physical and emotional symptoms of illness. This then exacerbates the issues and has a massive impact on the whole family.

Home-Start is signposting families to food banks and debt advice services and our volunteers are playing a key role in supporting families to implement budgeting plans for household spending.

Although our charity is out there offering this crucial support to families, we are, at times, fighting a hard to win battle against local pay day loan companies.

It's around this time of year that these companies start targeting vulnerable, often desperate families. What starts off as a seemingly easy to pay back £100 loan spirals out of control. We see families still paying back loans from several Christmases ago.

This helps to cause entrenched poverty that can last a lifetime and that becomes intergenerational within a household. It has to stop.

Home-Start is urging local families not to suffer in silence and to ask for help before accepting a pay day loan.

We have hundreds of volunteers willing to support families with their household budgeting, advising them on debt, and encouraging them to ask for help.

However, we need more. If you could help a local family and help us to help them, please do get in touch.

For more information on Home-Start and how to help, visit the national website: www.home-start.org.uk