

Step 1: What's the problem?

I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See options **1 2**

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

Step 2: What are some options?

1 Council Support Schemes

People on low incomes of state pension age or in supported or temporary accommodation may be eligible for **Housing Benefit**. It may be possible to apply for **Discretionary Housing Payments** and **Council Tax Support**. Otherwise it may be best to apply for Universal Credit to help with housing costs. This will depend on your current circumstances. **Find out more at:**
www.wychavon.gov.uk/benefits-and-council-tax/new-benefits-claims/council-tax-support

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

A **benefit check** can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you **manage things like your gas and electricity bills and make sure you're not missing out** on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help with these options?

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Citizens Advice South Worcestershire Support with debt, benefits, housing and employment

0808 278 7891 | 01386 712 100
enquiries.wychavon@citizensadvicesw.org.uk
www.citizensadvicesw.org.uk

Help with options: **1 2 3 4 5 6**

Two Pennies Money Advice

Help with debt issues

01905 27001 | adviser@twopennies.org.uk
www.twopennies.org.uk

Help with option: **3**

Age UK Herefordshire and Worcestershire Support and advice for older people, their families and carers

0800 008 6077
referralhub@ageukhw.org.uk
www.ageuk.org.uk/
herefordshireandworcestershire

Help with options: **1 2 4 5 6**

Other Support

Wychavon Council - Cost of Living Support

Cost of living advice

www.wychavon.gov.uk/housing/housing-advice/
money-advice#claiming_benefits

Worcestershire County Council - Cost of Living Support

Information about help with the cost of living

www.worcestershire.gov.uk/cost-living-support

Updated on 01/12/23

Feedback? Share your experience of using this guide by
visiting www.bit.ly/moneyadvicefeedback

Other Support

Worcestershire County Council - Community Services Directory

Information about help with the cost of living

www.worcestershire.gov.uk/council-services/
communities/community-services-directory

DIAL South Worcestershire

Disability information and advice line

01905 27790 | mail@dialsworcs.org.uk
www.dialsworcs.org.uk

John Martin's Charity

Support with grants

01386 765 440 | enquiries@johnmartins.org.uk
www.johnmartins.org.uk

Act on Energy

Energy advice and support

0800 988 2881 | advice@actonenergy.org.uk
www.actonenergy.org.uk

Shelter

Free housing advice

0808 800 4444 | england.shelter.org.uk

StepChange

Free debt advice and money management

0800 138 1111 | www.stepchange.org

Turn2Us

Provide information and financial support

0808 802 2000 | www.turn2us.org.uk

Healthy Start

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4

0300 330 7010 | www.healthystart.nhs.uk
healthy.start@nhsbsa.nhs.uk

Digital Version



www.worryingaboutmoney.co.uk/vale-of-evesham

Worrying About Money?

Financial advice
and support is available
if you're struggling
to make ends meet

Follow these steps to find out
where to get help in
The Vale of Evesham



Supported by

Caring Hands

In the Vale

INDEPENDENT
FOOD AID
NETWORK


25 years
supporting your
energy needs