

Worrying about money?

Support is available in Cumberland



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

Step 2: What are some options?

1 Council Support Schemes

People on low incomes may be able to get housing benefit, discretionary housing payments and council tax support from the council. All schemes will depend on your current circumstances. Find out more at: www.cumberland.gov.uk/council-tax-and-benefits

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 with managing 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? For free and confidential advice.

CITIZENS ADVICE

Advice on debt, benefits, employment, housing and more

Allerdale

01900 604 735
advice@citizensadviceallerdale.org.uk
www.citizensadviceallerdale.org.uk

Carlisle and Eden

0330 056 3037 | advicehub@ca-ce.org.uk
www.cac-e.org.uk

Copeland

0808 278 7959 | 01946 693 321
01229 772 395 (Millom)
advice@cacopeland.org
www.citizensadvicecopeland.org.uk

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

CUMBRIA LAW CENTRE

Advice on debt, benefits, employment and housing for people on low incomes

01228 515 129
reception@cumbria-law.org.uk
www.cumbrialawcentre.org.uk

Help with option: **6**

CUMBERLAND COUNCIL BENEFITS ADVICE TEAM

Advice on benefits and help with appeals, mandatory reconsiderations and reviews

0300 373 3730
www.cumberland.gov.uk/benefits-and-financial-help

Help with option: **1**

AGE UK NORTH CUMBRIA

Advice and support for people aged 55+
01228 536 673

www.ageuk.org.uk/northcumbria

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

COPELAND AGE & ADVICE SERVICE (CAAS)

Advice and support for people aged 55+
01946 552 166 | referrals@caasteam.com
www.caasteam.com

Help with options: **1 2 6**

CHRISTIANS AGAINST POVERTY

Debt advice and ongoing support for those with problem debt
0800 328 0006 | jillwheatley@capuk.org
www.capuk.org

Help with option: **3**

Other Support

Cumberland Council Housing Options Team

Help if you are homeless or at risk of homelessness
0300 373 3730 | www.cumberland.gov.uk/housing/homelessness-and-rough-sleeping

Cumberland Cost of Living Support

Signposting to support
www.cumberland.gov.uk/health-and-social-care/cost-living-support

North Cumbria Mental Health Crisis Team

Help for anyone facing a mental health crisis, available 24/7
0800 6522 865 | 07795 656 226 (text)

Futureproof Cumbria: Cold to Cosy Homes

Free and independent energy saving advice, home visits and equipment to help make your home warmer, more comfortable and cheaper to heat
01768 216 500 | futureproofcumbria.org.uk/homes/free-home-energy-support/

Groundwork

Mental health, debt and employment support in partnership with Together We and Citizens Advice. Scan the QR-code to get support.



01900 679 04
www.groundwork.org.uk/north-east-and-cumbria

Cumbria Jobs Fuse

Connecting people looking for work to local employers
0800 100 900
national.careers.service@educationdevelopmenttrust.com
nationalcareers.service.gov.uk/careers-advice

Inspira

Helping people realise their potential through training and support to secure employment. Careers, information, advice and guidance to help you reach your goals.
0345 658 8647
www.inspira.org.uk

Carlisle and District Credit Union

Flexible savings and affordable loans
01228 594 007
info@carlislecu.com
www.carlislecu.com

Whitehaven and Egremont Credit Union

Flexible savings and affordable loans, financial assessments, budgeting advice and small grants
01946 667 55
info@wedcu.co.uk
www.wedcu.co.uk

More Advice and Support

Northern Community Bank

Flexible savings and affordable loans
01282 691 333
hello@northerncb.uk
www.northerncommunitybank.co.uk

StepChange

Debt charity offering free debt advice and money management
0800 138 1111
www.stepchange.org

MoneyHelper

Support with debt, benefits, money management and pensions
0800 138 7777 | www.moneyhelper.org.uk

Shelter

Free housing advice
0808 800 4444
england.shelter.org.uk

Turn2us

Information on benefits and grants
www.turn2us.org.uk
benefits-calculator.turn2us.org.uk

Healthy Start

To help buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4.
(Also available for people with NRPF)
0300 330 7010 | healthy.start@nhs.uk
www.healthystart.nhs.uk
www.cumberland.gov.uk/health-and-social-care/public-health/cumbria-healthy-start-scheme

For Migrants with No Recourse to Public Funds (NRPF)

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF
07963 509 044 | www.project17.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support
www.unity-project.org.uk



Interactive version:



www.worryingaboutmoney.co.uk/cumberland

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