#### 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

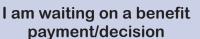
See options 1 2 5 6











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

See options



#### 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 rates arrears
- Gas or electricity
- Credit or store cards
- · Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option



#### Step 2: What are some options?

# 1 Help for short-term living expenses

If you are in an extreme or exceptional situation or you are in a crisis you may be eligible for grants or loans including **Discretionary Support, Universal Credit New Claims Grant or Social Fund Budgeting Loan.** 

## 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 your gas and electricity bills and make sure you're not missing out on things like school clothing grants or free school meals.

# **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.

## 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 Jobs and Benefits Office. 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?

Access 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

#### Step 3: Where can I get help?

Each of these services offer free and confidential advice

#### **Omagh Independent Advice Service**

Free, confidential & independent advice on benefits, employment, housing, debt and more 028 8224 3252 | info@oias.co.uk | www.oias.co.uk

Help with options: 123456 Community Advice Fermanagh

Free, confidential & independent advice on benefits, employment, housing, debt and more 028 6632 4334 | www.communityadvicefermanagh.com browntree@communityadvicefermanagh.com

Help with options: 123456

#### Advice NI

Providing free, confidential & independent advice on benefits, personal/business debt, EU Settlement Scheme and more 0800 915 4604 | advice@adviceni.net www.adviceni.net

Help with options: 123456

#### **Christians Against Poverty**

**Debt counselling charity** 

0800 328 0006 | jonhayward@capuk.org

www.capuk.org

Help with option: 3

#### Make the Call

Benefits advice line for Northern Ireland 0800 232 1271 | makethecall@dfcni.gov.uk Text ADVICE to 07984 405 248 www.nidirect.gov.uk/make-call-service

# **Department for Communities Finance Support Service**

Supports people who live in Northern Ireland and need short-term financial help 0800 587 2750

www.nidirect.gov.uk/finance-support



Interactive version: www.worryingaboutmoney.co.uk/ fermanagh-and-omagh

#### **Other Support**

# Fermanagh and Omagh District Council – Cost of Living Support

Information and guidance about local and regional services and supports www.fermanaghomagh.com/costofliving costoflivinghelp@fermanaghomagh.com

#### **Northern Ireland Housing Executive**

Information and support for housing, homelessness, National Energy Action and the NI Oil Savings Network www.nihe.gov.uk

#### MoneyHelper

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

#### **Action for Children Family Support Hubs**

Signpost families & professionals to early intervention services within their community ensuring access to the right help at the right time

Fermanagh: 028 6632 4181 Omagh: 028 8225 9495 www.familysupportni.gov.uk

#### **South West Age Partnership (SWAP)**

A network for older people's groups and individual older people

aforbes@southwestagepartnership.co.uk 07955 787 456 | www.facebook.com/swapnetwork

#### Women's Aid

Information, support and accommodation for women, children and young people affected by domestic abuse

Fermanagh: 028 6632 8898 fermanaghwomensaid.com
Omagh: 028 8224 1414 www.omaghwomensaid.org

#### **Mental Health and Money Advice**

Helping you understand, manage and improve your mental health and money issues www.mentalhealthandmoneyadvice.org/ni

#### **NI Consumer Council**

Information on your consumer rights, ways to save money, and guidance on debt support services www.consumercouncil.org.uk

# 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 Fermanagh and Omagh



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