

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 rates 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 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.

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 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?

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: ① ② ③ ④ ⑤ ⑥

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: ① ② ③ ④ ⑤ ⑥

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: ① ② ③ ④ ⑤ ⑥

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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