

Worrying About Money?

Follow these steps to find available financial advice and support in Cheshire East



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
- 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 may be able to get Housing Benefit, Discretionary Housing Payments and council tax support from the council. This will depend on your current circumstances.

Find out more at:

www.cheshireeast.gov.uk/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 you **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 Universal Credit benefit claim 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 Job Seekers 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?

Each of these services offer free and confidential advice

Citizens Advice

Advice on debt, benefits, employment, housing, work and more

0808 812 6186

www.citizensadvicece.org.uk

www.citizensadvice.org.uk (24/7 self-help)

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

Christians Against Poverty Cheshire East

Debt advice and ongoing debt support

0800 328 0006

www.capuk.org

Help with option: **3**

Pennysmart CIC

Budgeting, benefits and regulated debt advice including casework support

0300 365 1210

advice@pennysmart.org.uk

www.pennysmart.org.uk

Help with options: **2 3**

Age UK Cheshire East

Advice and support for older people

01625 612 958

enquiries@ageukce.org

www.ageuk.org.uk/cheshireeast

Help with options: **1 2**

Other Support

Jubilee Job Support
Budgeting and employment support
01260 297 961
www.nlchurch.org.uk/job-club

Wishing Well
Health and wellbeing support
01270 256 919
www.wishingwellproject.co.uk

My CWA
(Cheshire Without Abuse)
Support with domestic violence
0300 123 5101
www.cwa.org.uk

MoneyHelper
Help to improve your finances
0800 138 7777
www.moneyhelper.org.uk

Urgent Mental Health Helpline
24/7 mental health support
0800 145 6485
www.cwp.nhs.uk/crisis

Turn2us
Information on benefits and grants
www.turn2us.org.uk

Healthy Start
Help for low income families
0300 330 7010
www.healthystart.nhs.uk