

## 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 may be eligible for housing benefit. It may also be possible to apply for Discretionary Housing Payment and Council Tax Support. Otherwise it may be best to apply for Universal Credit to help with housing costs.

Find out more at: [www.fylde.gov.uk/benefits](http://www.fylde.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 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 with these options?**

## Step 3: Where can I get help?

Each of these services offer free and confidential advice

### Citizens Advice Fylde

Advice on debt, benefits, employment, housing, energy advice and more  
0808 175 5550 | [advice@fylde.cabnet.org.uk](mailto:advice@fylde.cabnet.org.uk)  
[www.citizensadvicefylde.org.uk](http://www.citizensadvicefylde.org.uk)

Help with options: ① ② ③ ④ ⑤ ⑥

### Citizens Advice Universal Credit Help to Claim Line

Support with claiming Universal Credit  
0800 144 8444

## Other Support

### Lancashire County Council Welfare Rights Service

Help to access the support you're entitled to  
[www.lancashire.gov.uk/health-and-social-care/benefits-and-financial-help/](http://www.lancashire.gov.uk/health-and-social-care/benefits-and-financial-help/)

### Fylde Council

Housing advice if you are homeless or in danger of becoming homeless  
0333 3204 555 | 01253 642 111  
[housing@fylde.gov.uk](mailto:housing@fylde.gov.uk) | [www.fylde.gov.uk](http://www.fylde.gov.uk)

### Citizens Advice: Rosemary Project

Domestic abuse support  
0808 175 5550

[www.citizensadvicefylde.org.uk/rosemary-project](http://www.citizensadvicefylde.org.uk/rosemary-project)

### Age UK Lancashire

Help with benefits checks, and practical hospital aftercare support  
0300 303 1234 | [www.ageuk.org.uk/lancashire](http://www.ageuk.org.uk/lancashire)

### Fylde Coast Women's Aid Helpline

Advice and support for individuals living in Blackpool, Fylde & Wyre  
01253 596 699 | [www.fcwa.co.uk](http://www.fcwa.co.uk)

## Other Support

### Home-Start Blackpool, Fylde & Wyre

Support for families with young children  
01253 728 615 | [enquiries@homestartbfw.org.uk](mailto:enquiries@homestartbfw.org.uk)  
[www.homestartbfw.org.uk](http://www.homestartbfw.org.uk)

### Royal British Legion

Benefits, debt and money advice service for members of the Armed Service Community  
0808 802 8080 | [www.britishlegion.org.uk/get-support/financial-and-employment-support](http://www.britishlegion.org.uk/get-support/financial-and-employment-support)

### StepChange

Debt charity offering free debt advice and money management  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

### Turn2us

Information on benefits and grants  
[www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

### Healthy Start

Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4 and are on a low income  
0300 330 7010 | [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

### Debt Advice Foundation

Advice on any aspect of debt  
0800 043 4050  
[www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

### Shelter

Free housing advice  
0808 800 4444 | [england.shelter.org.uk](http://england.shelter.org.uk)

Interactive Version:



[www.worryingaboutmoney.co.uk/fylde](http://www.worryingaboutmoney.co.uk/fylde)

Updated on 29/08/25

Feedback? Share your experience of using this guide by visiting  
[www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

# 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 Fylde



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