

Worrying About Money?

Follow these steps to find available financial advice and support in Shropshire



Step 1: What's the Problem?

I suddenly have no money

- Struggling with the rising cost of energy
- 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

- I can't top up my prepayment meter
- 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 eligible for Housing Benefit, Council Tax Support and Discretionary Housing Payments. Find out more at:

www.shropshire.gov.uk/benefits

Local Welfare Provision support is also available for anyone struggling to meet their essential living costs or facing an unexpected crisis. Find out more at: www.shropshire.gov.uk/local-welfare-team

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?

Each of these services offer free and confidential advice

Shropshire Council

Advice on Housing Benefit, Council Tax Support and Discretionary Housing Payments
0345 678 9002 (Benefit Service)
www.shropshire.gov.uk/benefits

Advice on local welfare provision
0345 678 9078 (Welfare Support Team)
www.shropshire.gov.uk/local-welfare-team

Help with option: **1**

Citizens Advice Shropshire

Advice on benefits, debt, housing and more
0808 278 7894 | Text 0800 144 8884 (freephone)
01743 280 019 (debt advice)
www.cabshropshire.org.uk

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

A4U

Information, legal advice and advocacy for those with a disability and their families and carers
01743 539 201 | advice@a4u.org.uk
www.a4u.org.uk

Help with options: **2 4 6**

Age UK Shropshire Telford & Wrekin

Support and advice for older people, their families and carers
01743 233 123
www.ageuk.org.uk/shropshireandtelford

Help with options: **2 4 6**

Other Support

Keep Shropshire Warm
Energy advice service
0800 112 3743
www.mea.org.uk

The Shropshire Larder
Money advice and more
www.shropshirelarder.org.uk

The Shrewsbury Ark
Support, hardship funds and more for people in need
01743 363 305
www.shrewsburyark.co.uk

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

Healthy Start
To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4
www.healthystart.nhs.uk

StepChange
Free debt advice
0800 138 1111
www.stepchange.org

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