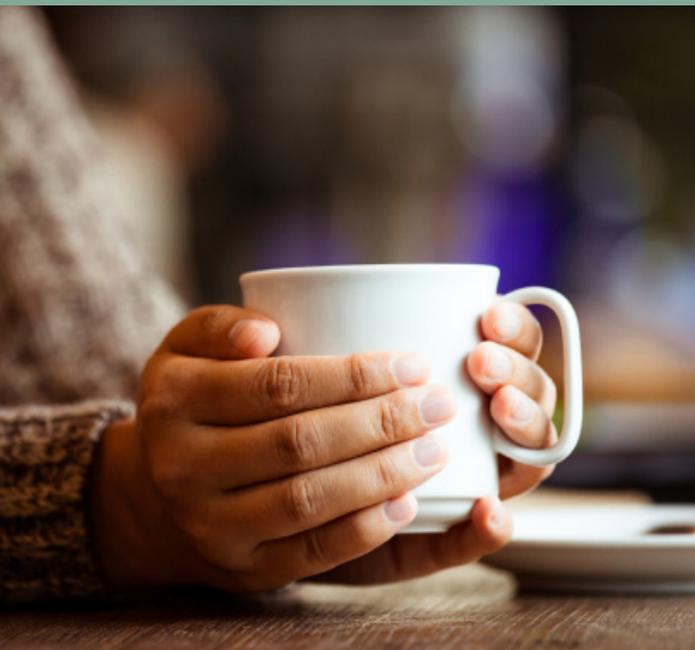


Worrying about money?

Support is available in Rossendale



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

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. All schemes will depend on your current circumstances.

Find out more at: www.rossendale.gov.uk/info/210150/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 your gas and electricity bills and make sure you're not missing out on things like 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 DWP. 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 JobSeekers 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? For free and confidential advice

CITIZENS ADVICE ROSSENDALE AND HYNDBURN

Advice on benefits, debt, money, housing and more

0808 278 7975 (freephone)
www.carh.org.uk

Help with options: 1 2 3 4 5 6

CHRISTIANS AGAINST POVERTY

Debt advice and help with problem debt

0800 328 0006 (freephone)
www.capuk.org

Help with options: 3

Citizens Advice

Debt Help

0800 652 0139
www.citizenadvisedebthelp.co.uk

Universal Credit Helpline

0800 144 844
www.citizensadvice.org.uk/helptoclaim

Other Support

Lancashire County Council - Welfare Rights Service

Help to access the support you are entitled to and free, confidential help with benefits

www.lancashire.gov.uk/health-and-social-care/benefits-and-financial-help/welfare-rights-service/

Together Housing Income Team

Financial and benefits advice for

Together Housing tenants

0300 555 5560 (Income Team)
Text 66099

"UC Help" for Universal Credit

"BenefitsHelp" for Benefits

"RentHelp" for Rent Support

www.togetherhousing.co.uk

Calico Floating Support

Support for those who are homeless or at risk of being homeless. Resettlement for refugee families.

01282 686 300
www.calicohomes.org.uk

Other Support

British Gas Energy Trust

Energy specific debt advice and grants (not exclusive to British Gas customers)

01733 421 020
www.britishgasenergytrust.org.uk

Positive Action in the Community (PAC)

Supported accommodation (24hr) for young people ages 16-21 yrs who are homeless or at risk of being homeless

01282 227 649
www.p-a-c.org.uk

Green Doctors Groundwork

impartial advice and support to help to save energy and reduce bills

0121 236 8565
www.thegreendoctors.org

Lancashire Women

Money, debt, employment and energy advice

0300 330 1354 (freephone)
www.lancashirewomen.org

StepChange

Debt advice and money management
0800 138 1111 | www.stepchange.org

Fightback4Justice

Advice and advocacy with regard to welfare benefits - PIP, ESA, DLA & UC

01616 727 444
www.fightback4justice.co.uk

Age UK Lancashire

Help with benefit checks, attendance allowance form completion and practical hospital aftercare support

0300 303 1234 | www.ageuk.org.uk/lancashire

Newground

Training and employment support

01254 165 163
www.newground.co.uk

Stop Loan Sharks

Help dealing with issues relating to Loan sharks/ unregulated money lenders

0300 555 2222 (freephone)
www.stoploansharks.co.uk

Healthy Start Vouchers

Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4 and are on a low income

healthy.start@nhsbas.nhs.uk
0345 607 6823 | healthystart.nhs.uk

Other Support

Turn2Us

Information and financial support

0808 802 2000

www.turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

National Debtline

Advice on any aspect of debt

0808 808 4000 | www.nationaldebtline.org

Shelter

Advice and information for people with a housing problem or who are homeless

0808 800 444 (freephone)

england.shelter.org.uk

MoneyHelper

Advice to help improve your finances

0800 138 7777

07701 342 744 (WhatsApp)

www.moneyhelper.org.uk

For Migrants with No Recourse to Public Funds (NRPF)

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | www.project17.org.uk

The Refugee Council

Crisis advice, mental health counselling and practical support to help people settle and integrate into their new community

www.refugeecouncil.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

Citizens Advice Immigration Support

Support after you receive refugee status

www.citizensadvice.org.uk/immigration/after-you-get-refugee-status

Migrant Help

Independent Advice and Guidance to assist asylum seekers in the UK

0808 801 0503 (freephone)

www.migranthehelpuk.org

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 15/9/22

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback

Rossendale
BOROUGH COUNCIL



INDEPENDENT
FOOD AID
NETWORK



Rossendale
& **Hyndburn**



Digital version



www.worryingaboutmoney.co.uk/rossendale