#### 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



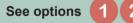
#### I am waiting on a benefit payment/decision

- · Made a new claim for benefit
- · Benefit payment is delayed
- Waiting for a benefit decision



#### 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)



#### 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



#### Step 2: What are some options?

## 1 Council Support Schemes

People on low incomes may be eligible for Housing Benefit, Discretionary Housing Payments and discretionary Council Tax Support from the council. This will depend on your current circumstances.

Find out more at: www.bit.ly/haltonbenefits

### 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. £19bn of benefits went unclaimed last year. For those in crisis, emergency support is available to help with gas, electric, food and to make sure you are 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).

## 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 Joseeker'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?

Access 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets

#### Step 3: Where can I get help?

Each of these services offer free and confidential advice

#### **Citizens Advice Halton**

Support with debt, benefits, housing and employment

0151 257 2449 | advice@cahalton.org.uk www.haltoncab.org.uk

Help with options: **123456** 

#### **Halton Welfare Rights Service**

Advice and information on all benefits and help to challenge decisions 0151 511 8930 | welfare.rights@halton.gov.uk www3.halton.gov.uk

#### Help with options: **123456**

## Halton Council Discretionary

**Support Scheme** 

Help for people facing financial crsis 0800 952 0016 discretionary.support@halton.gov.uk www.bit.ly/halton-discretionary-support

Help with options: **(1)** 

#### **Energy Project Plus (EPP)**

Energy efficiency advice 0800 043 0151 (Save Energy Advice Line) advice@epplus.org | www.epplus.org.uk

Help with option: (2)

#### **Other Support**

#### Halton Council Cost of

Living Support Visit the website for the full range of support available www3.halton.gov.uk/Pages/ health/costofliving.aspx



#### **Other Support**

#### **Macmillan Welfare Rights Officers**

Help for people facing cancer 0151 511 8214 or 0151 511 7875 www.macmillan.org.uk/cancer-informationand-support/get-help/financial-help

#### Halton Council Housing Solutions Team

Advice on housing issues including an emergency homelessness service 0151 511 7979 | 0333 000 4300 (out of hours) solutionsteam@halton.gov.uk www.bit.ly/halton-housing-advice

#### Age UK Mid-Mersev

Support and advice for older people (50+), their families and carers 0300 003 1992 | enquiries@aukmm.org.uk www.ageuk.org.uk/midmersey

#### Halton Environmental Protection

Help to ensure appliances in order in rented accommodation 0303 333 4300 environmental.protection@halton.gov.uk

#### **Trinity Safe Space**

Support for asylum seekers 0151 420 7915 | www.trinitysafespace.org

#### Shelter

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

#### **StepChange** Free debt advice and money management 0800 138 1111 | www.stepchange.org



Updated on 29/09/23 Feedback? Share your experience of using this guide by visiting 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 Halton



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