

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, 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).

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?

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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: 1 2 3 4 5 6

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: 1 2 3 4 5 6

Halton Council Discretionary Support Scheme

Help for people facing financial crisis

0800 952 0016
discretionary.support@halton.gov.uk
www.bit.ly/halton-discretionary-support

Help with options: 1 2

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-information-and-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-Mersey

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

Digital version:
worryingaboutmoney.co.uk/halton



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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