



Worrying About Money?

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

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

Information about how Sheffield City Council can help on money issues is available at:

www.sheffield.gov.uk/cost-of-living

This covers the Household Support Fund, Council Tax Hardship Scheme and Discretionary Housing Payments. Wider support is available at:

www.sheffield.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 manging 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

Sheffield City Council

Find out about which benefits, short term grants or cost of living support you may be eligible for
0114 273 4567 | 0114 293 0000 (council tenants only)
www.sheffield.gov.uk/benefits

Help with option: **1**

Citizens Advice Sheffield

Advice on benefits, debt, housing and more
0808 278 7820 (freephone)
getintouch@citizensadvicesheffield.org.uk
www.citizensadvicesheffield.org.uk

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

Christians Against Poverty (Sheffield)

Debt advice and ongoing support for those with problem debt
0800 328 0006 (freephone) | www.capuk.org

Help with option: **3**

Zest Advice Sessions

Advice on welfare, benefits, tax credits, employment and training (support for mental health and wellbeing)
0114 270 2042
www.zestcommunity.co.uk

Help with options: **2 6**

Firvale Community Hub

Advice on benefits, housing and more
0114 261 9130
www.firvalecommunityhub.org.uk

Help with options: **2**

Other Support

St. Wilfrid's Centre

Advice and advocacy to adults who homeless or vulnerable to homelessness
0114 255 5720
www.stwilfridscentre.org

Age UK

Support and advice for older people, their families, and carers
0114 250 2850
www.ageuk.org.uk/sheffield

Shelter

Free housing advice
0808 800 4444 (freephone)
england.shelter.org.uk

Step Change

Free debt advice and money management
0800 138 1111 (freephone)
www.stepchange.org

Turn2Us

Provide information and financial support
0808 802 2000 (freephone)
www.turn2us.org.uk

Independent Domestic Abuse Services

0808 808 2241 (Sheffield)
0808 2000 0247 (National Helpline)
www.idas.org

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4.
0300 330 7010
www.healthystart.nhs.uk