Worrying about money?

Support is available in Birmingham

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 option 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 eligible for **Housing Benefit**, **Council Tax Support** and **Discretionary Housing Payment** from the council. This will depend on your current circumstances. You may also be eligible for a **Council Tax Discretionary Hardship Payment**, **Crisis Grant** or **Community Support Grant** Payment.

Find out more at: www.birmingham.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 you find cheaper deals on things like gas and electricity 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 Job Seekers 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

BIRMINGHAM CITY COUNCIL

Neighbourhood Advice Service
Advice on benefits, debt, housing and other money-related issues
0121 216 3030

Help with options: 1 2 3 6

CITIZENS ADVICE BIRMINGHAM

Advice on benefits, debt, housing and more
0344 477 1010
enquiries@bcabs.cabnet.org.uk
www.bcabs.org.uk

Help with options: 1 2 3 4 5 6

THE PROJECT

Benefit, debt and housing advice
0121 453 0606
www.theprojectbirmingham.org

Help with options: 1 2 3 4 5 6

BIRMINGHAM SETTLEMENT

(West Birmingham) Advice service on benefits, debt and managing your money
0121 250 0765
money.advice@bsettlement.org.uk
www.birminghamsettlement.org.uk

Help with options: 1 2 3 4 5 6

SPITFIRE SERVICES

Advice on money, benefit, housing and employment issues
0121 747 5932 | info@castlevale.org.uk
www.spitfireservices.org.uk

Help with options: 1 2 3 4 5 6

CENTRAL ENGLAND LAW CENTRE

Advice and representation to challenge a benefit decision, housing entitlement, and access to services incl. social care support
0121 227 6540
enquiries@centralenglandlc.org.uk
www.centralenglandlc.org.uk

Help with options: 6

DISABILITY RESOURCE CENTRE

Advice and advocacy services for disabled people
03030 402 040 | drc@disability.co.uk
www.disability.co.uk

Help with options: 1 2 3 6

CHRISTIANS AGAINST POVERTY

Free, nationwide debt counselling service for people in financial difficulty
0800 328 0006
www.capuk.org

Help with options: 3

WARMER HOMES WEST MIDLANDS

Personalised energy advice service to households struggling to heat their home
0808 196 8298 (option 1)
www.warmerhomesWM.org.uk

Help with options: 1 2 4 6

Other Support

Stop Loan Sharks
Investigates and prosecutes illegal money lenders and provides support for borrowers
0300 555 2222 | www.stoploansharks.co.uk
reportaloanshark@stoploansharks.co.uk

Local Energy Advice Partnership (LEAP)
Energy and money saving service
0800 060 7567 | support@applyforleap.org.uk
www.applyforleap.org.uk

Age UK Birmingham
Information, advice and helpline services for older people (50+), their families and carers
0121 437 0479 | info@ageukbirmingham.org.uk
www.ageuk.org.uk/birmingham

Birmingham Mind
Providing advice, information and signposting for people affected by mental health issues
0121 262 3555 | help@birminghammind.org
www.birminghammind.org

Other Support

Birmingham and Solihull Women's Aid
Support for women and children affected by domestic violence and abuse
0800 800 0028 | www.bswaid.org

Shelter
Housing advice
0808 800 4444 **|** england.shelter.org.uk

Moneyhelper
Advice to help improve your finances
0800 138 7777
07701 342 744 (WhatsApp)
www.moneyhelper.org.uk

Step Change
Debt charity offering debt advice and money management
0800 138 1111 | www.stepchange.org

Turn2Us
Information and financial support
0808 802 2000 | www.turn2us.org.uk
benefits-calculator-2.turn2us.org.uk

The Active Wellbeing Society
Listen and Connect support people to feel heard, connect with others, be active, live well and access information
0121 728 7030
listenandconnect@theaws.org
www.theaws.co.uk/listen-connect

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

Apply online: www.healthystart.nhs.uk

For Migrants, Asylum Seekers and Refugees

Central England Law Centre
Accredited immigration and asylum advice. Legal advice to access services and financial support
0121 227 6540
enquiries@centralenglandlc.org.uk
www.centralenglandlc.org.uk

ASIRT
Advice on immigration and support options for people facing destitution because of the precarity of their immigration status
0121 213 5893 | www.asirt.org.uk

Migrant Help
Asylum helpline available 24/7/365 and accessible to all asylum seekers in the UK
Asylum helpline: 0808 8010 503
ASCorrespondence@migranthelpuk.org
www.migranthelpuk.org (Webchat available)

The Refugee and Migrant Centre
Advice on immigration, housing & destitution, welfare & health, employment & education, resettlement and citizenship
0121 374 0140 | infobham@rmcentre.org.uk
www.rmcentre.org.uk

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 03/12/21.

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