

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 option **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 able to get housing benefit, discretionary housing payments and council tax support from the council.

This will depend on your current circumstances and you can find out more at:

www.lancaster.gov.uk/benefits-and-support

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 with these options?

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Citizens Advice North Lancashire

Advice on benefits, debt, money, housing and more

0808 278 7882 (freephone)
enquiries@northlancashirecab.org.uk

Help with options: 1 2 3 4 5 6

Lancaster City Council Hub

The community hub will support and direct you to the help you need

01524 582 000
customerservices@lancaster.gov.uk
www.lancaster.gov.uk/benefits-and-support

Help with options: 2 6

LM Debt Centre

Christians Against Poverty offer free help to anyone in debt

0800 328 0006 (freephone)
www.lmdebtcentre.org.uk/

Help with options: 3

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/

Age UK Lancashire

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

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

Updated on 20/07/21

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Other Support

Turn2Us

Provide information and financial support

0808 802 2000 | www.turn2us.org.uk
benefits-calculator-2.turn2us.org.uk

Business Debt Line

A charity providing debt advice

0800 197 6026 (freephone)
www.businessdebtline.org

Step Change

Debt charity offering debt advice and money management

0800 138 1111 (freephone)
www.stepchange.org

Shelter

Free housing advice

0808 800 444 (freephone)
england.shelter.org.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. Apply online:

www.healthystart.nhs.uk

For Refugees, Asylum Seekers and Migrants with No Recourse to Public Funds (NRPF)

Global Link

Provide support services and integration activities for refugees and asylum seekers

01524 36 201 | globallink.org.uk

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have No Recourse to Public Funds (NRPF)

07963 509 044 | www.project17.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

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 Lancaster



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