

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 Local Council Support

People on low incomes may be able to get **housing benefit, discretionary housing payments and council tax support** from your local council.

This will depend on your current circumstances. See 'Local Council Support' in Step 3 to find out more.

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

Advice on benefits, debt, money, housing and more

- Lindsey (0808 278 7904)
www.citizensadvice.org.uk/local/lindsey
- Mid Lincolnshire (0808 278 7942)
www.citizensadvice.org.uk/local/mid-lincolnshire
- Lincoln & District (0808 278 7940)
www.citizensadvicelincn.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Christians Against Poverty

Free debt advice and ongoing support for those with problem debt

0800 328 0006 (freephone) | www.capuk.org

Help with options: ③

Local Council Support

Advice on support available for people on low incomes

- City of Lincoln Council
01522 873 355 | benefits@lincoln.gov.uk
www.lincoln.gov.uk/benefits
Help with option: ①
- North Kesteven Council
01529 414 155 (option 2)
www.n-kesteven.gov.uk/residents/council-tax-and-housing-benefit
Help with option: ①
- West Lindsey Council
01427 676 676 (option 3)
www.west-lindsey.gov.uk/my-services/benefits
Help with options: ① ② ④ ⑤ ⑥

Wellbeing Lincs

Free support to stay independent and well, including help with finances, mobility, healthcare, housing and social outreach

01522 782 140 | www.wellbeinglincs.org

Help with options: ② ③

Step 3: Where can I get help?

Assisted Digital Support (ADS)

Help with digital and budgeting requirements associated with Universal Credit

01522 873 592

www.lincoln.gov.uk/benefits/universal-credit/2

Help with options: ④

Other Support

North Kesteven District Council Domestic Energy Advice

Energy officers provide council tenants with energy bills and account debt support

07816 294 646

www.n-kesteven.gov.uk/residents/homes-and-property

Penderels Trust

Advice and support on personal budgets, direct payments and more

01526 833 803 | www.penderelstrust.org.uk

Friends of the Elderly (FOTE)

Grants for older people who are on a low income

0207 730 8263 | www.fote.org.uk/our-charity-work

Age UK

Support and advice for older people, their families and carers

03455 564 144

www.ageuk.org.uk/lincolnsouthlincolnshire

Shelter

Free Housing Advice

0808 800 4444 (freephone) | england.shelter.org.uk

Healthy Start Vouchers

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

www.healthystart.nhs.uk

Updated on 01/09/21

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 City of Lincoln, North Kesteven & West Lindsey



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