

Worrying about money?

Support is available in Lancaster District



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 options **1 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 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 with managing gas and electricity bills and make sure you're not missing out on things like 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 DWP. 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? For free and confidential advice

Citizens Advice North Lancashire

For benefits and money advice including debt, housing and employment

0808 278 7882 (freephone)

enquiries@northlancashirecab.org.uk

www.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 option: **1**

LM Debt Centre

Christians Against Poverty offer free help to anyone in debt

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

Help with options: **2 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/benefits

Contact: www.bit.ly/welfare-rights-refer (to self-refer, skip to Section 2 of the form)

FirstLight Trust

Help and support for veterans

01524 587 068 | www.firstlighttrust.co.uk

lancaster@firstlighttrust.co.uk

Age UK Lancashire

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

0300 303 1234

www.ageuk.org.uk/lancashire

Entitledto

Benefit calculator

www.entitledto.co.uk

Turn2Us

Information and financial support

0808 802 2000 | www.turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

Citizens Advice Budgeting Benefit calculator

www.citizensadvice.org.uk/budgeting-tool

Business Debt Line

A charity providing debt advice

0800 197 6026 | www.businessdebtline.org

StepChange

Debt charity offering debt advice and money management

0800 138 1111 | www.stepchange.org

Debt Advice Foundation

Advice on any aspect of debt

0800 043 4050

www.debtadvicefoundation.org

Positive Futures

Support with mental health and well-being

01524 587 223 | www.mypositivefuture.net

Samaritans of Lancaster District

Emotional support to anyone in distress or who is struggling to cope

116 123 | jo@samaritans.org

www.samaritans.org/branches/lancaster

Other Support

The Adullam Programme

Offering support for those dealing with life's struggles through social groups and courses

07449 373 979 | 07861 653 978
www.adullamprogramme.co.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.

***Available to those who have NRPF**

Apply online: www.healthystart.nhs.uk
0300 330 7010
healthy.start@nhs.bsa.nhs.uk

MoneyHelper

Advice to help improve your finances

0800 138 7777
0770 134 2744 (WhatsApp)
www.moneyhelper.org.uk

Money Saving Expert

Help with energy bills and other cost cutting help

www.moneysavingexpert.com

Shelter

Free housing advice

0808 800 444
england.shelter.org.uk

For Migrants with No Recourse to Public Funds (NRPF)

Global Link

Support services/integration activities for refugees and asylum seekers

01524 36201 | globalink.org.uk

Refugee Advocacy & Information Service

Advocacy and support services to refugees and asylum seekers living in Lancaster and Morecambe

07731 552 259 | www.rais.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | www.project17.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 01/02/23

Feedback? What did you find useful about this guide?

www.bit.ly/moneyadvicefeedback



Digital version



www.worryingaboutmoney.co.uk/lancaster