

# 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](http://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

#### 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

#### 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

#### 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

#### THE PROJECT

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

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.bsward.org](http://www.bsward.org)

**Shelter**  
Housing advice  
0808 800 4444 | [england.shelter.org.uk](http://england.shelter.org.uk)

**Moneyhelper**  
Advice to help improve your finances  
0800 138 7777  
07701 342 744 (WhatsApp)  
[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

**Step Change**  
Debt charity offering debt advice  
and money management  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

**Turn2Us**  
Information and financial support  
0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator-2.turn2us.org.uk](http://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](mailto:listenandconnect@theaws.org)  
[www.theaws.co.uk/listen-connect](http://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](http://www.healthystart.nhs.uk)

## For Migrants, Asylum Seekers and Refugees

**Central England Law Centre**  
Help with immigration advice  
0121 227 6540  
[enquiries@centralenglandlc.org.uk](mailto:enquiries@centralenglandlc.org.uk)  
[www.centralenglandlc.org.uk](http://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](http://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](mailto:ASCorrespondence@migranthelpuk.org)  
[www.migranthelpuk.org](http://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](mailto:infobham@rmcentre.org.uk)  
[www.rmcentre.org.uk](http://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](http://www.foodaidnetwork.org.uk/cash-first-leaflets). The information on this leaflet was last updated on 09/11/21.

**Feedback?** What did you find useful about this guide? [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

