

Worrying about money?

Support is available in Swansea



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, rent or 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 Welsh Government and Council Support Schemes

The Welsh Government's **Discretionary Assistance Fund** can offer an **Emergency Assistance Payment (EAP)** to help with essential items, such as food, gas, electricity or clothing if you are experiencing significant financial hardship, or in a crisis situation and in need of immediate financial support. This grant can be paid into your bank account (BACS) or it can be awarded as a text message voucher sent to your mobile (PayPoint voucher).

People on low incomes may also be eligible for **Housing Benefit**, **Council Tax Reduction** or a **Discretionary Housing Payment** from Swansea Council. This will depend on your current circumstances and whether you pay rent and/or Council Tax - for more details see 'Further Council Support' in Step 3.

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 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 by the DWP, 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? For free and confidential support.

Discretionary Assistance Fund

Find out if you are eligible and apply for the Discretionary Assistance Fund
0800 859 5924 (freephone)
www.gov.wales/discretionary-assistance-fund-daf/how-apply

SWANSEA COUNCIL

Swansea Working Employability Support
Help to find employment, with access to welfare rights, debt and budgeting advice

01792 578 632
swanseaworking@swansea.gov.uk

Help with options: 1 2 3 4 5 6

FURTHER COUNCIL SUPPORT

Housing Benefit & Discretionary Housing Payments
01792 635 353 | benefits@swansea.gov.uk
www.swansea.gov.uk/dhp

Council Tax Reduction
01792 635 382 | council.tax@swansea.gov.uk

Free School Meals
freeschoolmeals@swansea.gov.uk
www.swansea.gov.uk/freeschoolmeals

School Uniform Grants
schooluniformgrant@swansea.gov.uk
www.swansea.gov.uk/schooluniformgrant

Tenancy Support Unit
01792 774 360 | tsu@swansea.gov.uk
www.swansea.gov.uk/tsu

CITIZENS ADVICE

Citizens Advice Swansea Neath Port Talbot
Advice on benefits, debt, housing and more
0808 278 7926 (freephone)
help@citizensadvicesnpt.org.uk
www.citizensadvicesnpt.org.uk

Help with options: 1 2 3 4 5 6

SWANSEA UNIVERSITY LAW CLINIC

Offers advice about legal problems, benefits, employment and more
lawclinic@swansea.ac.uk
www.swansea.ac.uk/law/lawclinic

Help with options: 4 6

MULTILINGUAL HELPLINE WALES

Information about welfare entitlements, housing and employment advice
0808 801 0720 | 07537 432 416 (text)
www.multilingualhelpline.wales

Help with options: 1 2 4 5

SHELTER CYMRU

Independent housing related advice including support dealing with mortgage & rent arrears
01792 469 400
swansea@sheltercymru.org.uk
www.sheltercymru.org.uk

Help with option: 3

CHRISTIANS AGAINST POVERTY

Debt counselling charity
0800 328 0006 (freephone)
www.capuk.org

Help with option: 3

Other Support

Swansea Women's Aid
Support for women and children experiencing domestic abuse debt support
01792 644 683
www.swanseawomensaid.com

Swansea Mind
Support and advice to empower anyone experiencing a mental health problem
01792 642 999
admin@swanseamind.org.uk
www.swanseamind.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.
(Available to those with NRPF)
Apply online: www.healthystart.nhs.uk

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

More Advice and Support

Step Change

Free advice on debt and money management

0800 138 1111 | www.stepchange.org

Money Helper

Advice to help improve your finances

0800 138 7777 (freephone)

www.moneyhelper.org.uk

Hope in Swansea

For more support services in Swansea, download the app using the QR code or visit: www.hopeinswansea.org.uk



National Debt Line

Free and independent debt advice over the phone and online

0808 808 4000

www.nationaldebtline.org

Debt Advice Foundation

Support and advice to anyone worried about loans, credit and debt

0800 043 4050

www.debtadvicefoundation.org

Housing Associations/Swansea Council may also have advisors who are available to their tenants

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

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

Swansea Asylum Seekers Support

Working with other organisations to provide emergency assistance

www.sass.wales

Ethnic Minorities and Youth Support Team

Asylum and Refugee Support Service at EYST Sanctuary Hub offers advice on the asylum process, NASS support, benefits, money and housing

07394 923 317 or 07512 792 182

info@eyst.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.

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

