

Worrying About Money?

Follow these steps to find available financial advice and support in Plymouth



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
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See options **1 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 access housing benefit, council tax support and discretionary housing payment from the council. You may also be eligible for a support grant to help you stay in the community and an exceptional hardship payment if already accessing council tax support. This will depend on your current circumstance.

You can find out more at:
www.plymouth.gov.uk/benefitsandgrants

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 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 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?

Each of these services offer free and confidential advice

Citizens Advice Plymouth

Advice on benefits, debt, housing and more

0808 278 7910 (advice queries)

0800 240 4420 (national debtline)

www.citizensadviceplymouth.org.uk

Help with options: **1 2 3 4 5 6**

Money Advice Plymouth

Debt advice charity offering benefits and debt advice

01752 208 126 | www.moneyadviceplymouth.org.uk

Help with options: **1 2 3**

Path (Plymouth Access to Housing)

Housing and renting support for those vulnerable to homelessness

01752 255 889 | www.pathdevon.org

Help with options: **2 3**

Salvation Army

Debt advice service covering all of Plymouth

01752 643 955

plymouthdas@salvationarmy.org.uk

Help with options: **3**

Plymouth Focus Advice Centre

Independent debt advice, dealing with creditors, help with form filling, benefits and tax credits

01752 669 785 | www.plymouthfocus.co.uk

Help with options: **1 2 3**

Christians Against Poverty

Debt counselling charity with two centres in Plymouth

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

Help with options: **3**

Other Support

Shekinah

Homeless/housing support

01752 203 480

www.shekinah.co.uk

Debt Advice Foundation

Specialist debt advice

0800 043 4050

www.debtadvicefoundation.org

Plymouth Energy Community

Energy advice and support

01752 477 117

plymouthenergycommunity.com

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

Stop Loan Sharks

Help with illegal money lenders

0300 555 7777

www.stoploansharks.co.uk

Turn2Us

Information and financial support

0808 802 2000

www.turn2us.org.uk

Devon & Cornwall Refugee Support

Advice to asylum seekers

0800 456 1210

www.dcrs-plymouth.org.uk