

# Worrying About Money?

Follow these steps to find available money advice and support in Lancaster

View online



## 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 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 Council Support Schemes

People on low incomes may be able to get **housing benefit** and **council tax support** from the council.

This will depend in your current circumstances and you can find out more at:

[www.lancaster.gov.uk/benefits-and-support](http://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 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

**Citizens Advice North Lancashire**  
Advice on benefits, debt, money, housing and more  
0808 278 7882 (freephone)  
[enquiries@northlancashirecab.org.uk](mailto:enquiries@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](mailto:customerservices@lancaster.gov.uk)  
[www.lancaster.gov.uk/benefits-and-support](http://www.lancaster.gov.uk/benefits-and-support)

Help with options: **2 6**

**LM Debt Centre**  
Christians Against Poverty offer free help to anyone in debt  
0800 328 0006 (freephone) | [www.lmdebtcentre.org.uk](http://www.lmdebtcentre.org.uk)

Help with option: **3**

For Refugees, Asylum Seekers and Migrants with NRPF

**Global Link**  
Provide support services and integration activities for refugees and asylum seekers  
01524 36201 | [globallink.org.uk](http://globallink.org.uk)

**Project 17**  
Advice on housing and financial options for families with children facing severe poverty/homelessness because they have No Recourse to Public Funds (NRPF)  
07963 509 044 | [www.project17.org.uk](http://www.project17.org.uk)

**The Unity Project**  
Support to have NRPF condition removed if applicable and other support  
[www.unity-project.org.uk](http://www.unity-project.org.uk)

## Other Support

**Lancashire County Council**  
Welfare rights service  
[www.lancashire.gov.uk/health-and-social-care/benefits-and-financial-help/welfare-rights-service/](http://www.lancashire.gov.uk/health-and-social-care/benefits-and-financial-help/welfare-rights-service/)

**Age UK Lancashire**  
Support and services to older people  
0300 303 1234 | [www.ageuk.org.uk/lancashire](http://www.ageuk.org.uk/lancashire)

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

**Business Debt Line**  
Business debt advice  
0800 197 6026 (freephone)  
[www.businessdebtline.org](http://www.businessdebtline.org)

**Turn2Us**  
Information and financial support  
0808 802 2000 | [www.turn2us.org.uk/benefits-calculator-2.turn2us.org.uk](http://www.turn2us.org.uk/benefits-calculator-2.turn2us.org.uk)

**Shelter**  
Free housing advice  
0808 800 444 (freephone)  
[england.shelter.org.uk](http://england.shelter.org.uk)

**Healthy Start Vouchers**  
Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)