

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
- Facing redundancy
- 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, discretionary housing payments and council tax support from Rotherham Council.

All schemes will depend on your current circumstances. Find out more at:

www.rotherham.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 with these options?

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Rotherham Council:
Advocacy and Appeals Service
Specialist benefit and debt advice service
01709 255 526
advocacyandappeals@rotherham.gov.uk
www.rotherham.gov.uk/money-and-debt-advice

Help with options: ① ② ③ ④ ⑤ ⑥

Citizens Advice Rotherham
Advice on benefits, debt, housing, energy, cancer advocacy, immigration and more
0808 278 7911
www.citizensadvicerotherham.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Kiveton Park Independent Advice Centre
Help with benefits, debt, housing, employment and more
01909 773 966 | info@kpadvice.org.uk
www.kpadvice.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Other Support

Rotherham Macmillan Benefits Service
Benefit advice for people living with cancer
01709 823 645
macmillanwelfarights@rotherham.gov.uk
www.rotherham.gov.uk/benefits/benefit-advice-people-living-cancer/1

Tenancy Support Team
Support for council tenants
01709 822 293 | www.rotherham.gov.uk/housing
rotherhamtenancysupport@rotherham.gov.uk

Other Support

Rotherham Rise
Supporting adults and children affected by domestic abuse, sexual abuse and child sexual exploitation (CSE)
0330 202 0571 | help@rotherhamrise.org.uk
www.rotherhamrise.org.uk

Age UK Rotherham
Support and advice for older people, their families, and carers
01709 835 214 | info@ageukrotherham.org
www.ageuk.org.uk/rotherham

Rotherham and Barnsley MIND
Supporting and empowering people experiencing mental health problems
01709 919 929 | www.rbmind.co.uk

Step Change
Debt charity offering free debt advice and money management
0800 138 1111 | www.stepchange.org

Turn2Us
Provide information and financial support
0808 802 2000 | www.turn2us.org.uk
benefits-calculator-2.turn2us.org.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
Apply online: www.healthystart.nhs.uk

LASER Credit Union
Affordable savings and loans including no-interest loans provided in partnership with Rotherham Council
01709 836 500 | enquiries@lasercu.org.uk
www.lasercreditunion.org.uk

Updated on 24/11/21

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Worrying About Money?

Financial advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Rotherham



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