

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 eligible for **housing benefits, council tax support and discretionary housing payments** from the council. This will depend on your current circumstances.

Find out more: www.buckinghamshire.gov.uk

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?

Citizens Advice - Help to Claim Support with making an initial claim for Universal Credit

www.citizensadvice.org.uk/benefits/universal-credit
0800 144 8444

Each of these services offer free and confidential advice

Citizens Advice - South Bucks Support with debt, benefits, housing and employment

www.citizensadvicebucks.org.uk
01923 271 709

Help with options: 1 2 3 4 5 6

Citizens Advice - Bucks Support with debt, benefits, housing and employment

www.citizensadvicebucks.org.uk
0808 278 7938

Help with options: 1 2 3 4 5 6

Buckinghamshire Council Find out which benefits you may be eligible for:

www.buckinghamshire.gov.uk | 0300 131 6000
www.southbucks.gov.uk | 01895 837 515
www.wycombe.gov.uk | 01494 412 227

Help with option: 1

Other Council Support

For households who are in need of additional support or require emergency support assistance

Helping Hand: 01296 531 151
Local Emergency Support: 01296 382 414

Wycombe Homeless Connection

Help for anyone who is homeless or at risk of homelessness

www.wyhoc.org.uk | 01494 447 699

Help with option: 6

Step 3: Where can I get help?

Christians Against Poverty (High Wycombe)

Debt help service for those in financial difficulty

0800 328 0006

www.capuk.org/i-want-help/our-services/cap-debt-help/introduction

Help with option: 3

Other Support

Turn 2 Us

Information and support about welfare benefits and charitable grants

www.turn2us.org.uk | 0808 802 2000

Step Change

Expert debt advice and money guidance

www.stepchange.org | 0800 138 1111

Connection Support

Solving homelessness and achieving independence

bucksenquiries@connectionsupport.org.uk
www.connectionsupport.org.uk | 01296 484 322

P3

Supporting people at risk of homelessness to manage their housing needs

0808 164 1810 | bucks@p3charity.org
www.p3charity.org/bucks

Wycombe Mind

Supporting and empowering people experiencing mental health problems

www.wycombemind.org.uk | 01494 448 279

Wycombe Refugee Partnership

Help for refugees and asylum seekers in the High Wycombe area

www.wycombe-refugees.org | 0845 643 2873
contactus@wycombe-refugees.org

Updated on 24/09/21

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 Buckinghamshire (Wycombe and South Bucks)



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