

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 benefit** and **council tax support** from the council.

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

www.huntingdonshire.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 offers free and confidential advice

Huntingdonshire District Council
Summary of local services for people in need, community support, financial help and guidance
01480 388388
www.wearehuntingdonshire.org

Help with option: ①

Citizens Advice Rural Cambs
Support with debt, benefits, housing & employment
0808 278 7807 (freephone)
www.citizensadvicerruralcambs.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

People, Potential, Possibilities (P3)
Support with debt, benefits, housing & employment
0808 169 8099 (freephone)
CPFSS@p3charity.org
www.p3charity.org

Help with options: ① ② ④ ⑥

The Bridge Money Advice Centre (St. Ives)
Friendly and professional debt advice
01480 498802
www.thebridgechurch.co.uk

Help with options: ② ③

Love's Farm Community Money Advice (St. Neots)
Impartial advice on managing budgets, debts and speaking with creditors, bailiffs and landlords
01480 260234
moneyadvice@lovesfarmchurch.com
www.lovesfarmchurch.com

Help with options: ② ③

Updated on 26/05/21

Step 3: Where can I get help?

Huntingdon Area Money Advice
Free and confidential debt advice service
01480 411665 | help@huntsmoneyadvice.co.uk
www.huntsmoneyadvice.co.uk

Help with options: ② ③

Christians Against Poverty (Yaxley)
Debt advice and ongoing support for those with problem debt
0800 328 0006 (freephone) | www.capuk.org

Help with options: ③

Other Support

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4. Apply online:
www.healthystart.nhs.uk

Cambridgeshire Home Energy Support Service (CHESS)

Support and advice on reducing energy bills and provide debt relief
0800 802 1773 (freephone)
www.pect.org.uk/warmhomes

Wood Green (help for pets)

Financial support and advice for pet owners with veterinary appointments and food
0300 303 9333
petsupportmanagers@woodgreen.org.uk
www.woodgreen.org.uk/pet-advice

Shelter

Free housing advice
0808 800 4444 (freephone)
england.shelter.org.uk

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 Huntingdonshire



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