

## 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 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 income may be able to get help with their Council Tax. Pensioners and people in temporary accommodation or accommodation where they receive support may also be able to get Housing Benefit. People on Universal Credit may also be eligible for help with their rent. If you are still struggling you may be eligible for Discretionary Housing Payment.

Entitlement to these benefits will depend on your current circumstances.

**Find out more at:**  
[www.stalbans.gov.uk/benefits](http://www.stalbans.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 with managing things like 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 with these options?**

## Step 3: Where can I get help?

Each of these services offer free and confidential advice

### St Albans District Citizens Advice

Advice on benefits, debt, housing and more  
01727 811 118  
[www.citizensadvicestalbands.org.uk](http://www.citizensadvicestalbands.org.uk)

Help with options: ① ② ③ ④ ⑤ ⑥

### Christians Against Poverty

Debt advice, ongoing debt support and money management courses  
0800 328 0006 | [contact@capuk.org](mailto:contact@capuk.org)  
[www.stpauls-stalbans.org](http://www.stpauls-stalbans.org)

Help with option: ③

### Harpenden Money Advice Centre

Debt and budgeting advice service to those in and around Harpenden  
07954 276 281 | [info@hmac.uk](mailto:info@hmac.uk)  
[www.hmac.uk](http://www.hmac.uk)

Help with options: ① ② ③

### Age UK Hertfordshire

Support and advice for older people (50+), their families and carers  
0300 345 3446 | [info@ageukherts.org.uk](mailto:info@ageukherts.org.uk)  
[www.ageuk.org.uk/hertfordshire](http://www.ageuk.org.uk/hertfordshire)

Help with options: ① ② ⑥

Digital leaflet:



[www.worryingaboutmoney.co.uk/st-albans](http://www.worryingaboutmoney.co.uk/st-albans)

Updated on 03/04/25

Feedback? Share your experience of using this guide by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

## Other Support

### St Albans City and District Council Housing Options Team

Help if you are homeless/at risk of being homeless  
[www.stalbans.gov.uk/housing-advice-and-homelessness](http://www.stalbans.gov.uk/housing-advice-and-homelessness)

### Money Advice Unit

Fact sheets about benefits and benefit calculator  
[www.hertfordshire.gov.uk/benefits](http://www.hertfordshire.gov.uk/benefits)

### St Albans Old Peoples' Trust

Grants to pay for free goods and services  
01727 260 701 | [grants.admin@staopt.org](mailto:grants.admin@staopt.org)  
[www.oldpeoplestrust.org.uk](http://www.oldpeoplestrust.org.uk)

### Hertfordshire Macmillan Benefits Advice

Specialist benefits advice service for people affected by cancer and their carers  
01438 843 456  
[macmillan.benefitsadvice@hertfordshire.gov.uk](mailto:macmillan.benefitsadvice@hertfordshire.gov.uk)  
[www.hertfordshire.gov.uk/macmillanbenefits](http://www.hertfordshire.gov.uk/macmillanbenefits)

### St Albans Community Bank

Affordable loans and safe savings  
01727 859 135 | [www.stalbanscommunitybank.co.uk](http://www.stalbanscommunitybank.co.uk)

### Herts Mind Network

Mental health support  
020 3727 3600  
[info@hertfordshiremind.org](mailto:info@hertfordshiremind.org)  
[www.hertsmindnetwork.org](http://www.hertsmindnetwork.org)

### StepChange

Debt advice and money management  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

### Turn2Us

Information on benefits and grants  
[www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefit.calculator.turn2us.org.uk](http://benefit.calculator.turn2us.org.uk)  
Helpline (if no internet access)  
0800 802 2000

### Healthy Start

Help to buy fruit, vegetables and milk if you're pregnant or have a child under 4 and are on a low income (also available for people with NRPF)  
0300 330 7010 | [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)  
Apply online: [www.healthystart.nhs.uk](http://www.healthystart.nhs.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 St Albans and District



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