

Worrying about money?

Support is available in Oxford



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

Step 2: What are some options?

1 Council Support Schemes

People on low incomes may be able to access **Housing Benefit**, **Council Tax Support** and **Discretionary Housing Payment** from the council. All schemes depend on your current circumstances. You can find out more at:

www.oxford.gov.uk/benefits-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 with managing 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?

CITIZENS ADVICE OXFORD

Provide advice on benefits, debt, housing and more

0808 278 7909

www.citizensadviceoxford.org.uk

Help with options: 1 2 3 4 5 6

AGE UK OXFORDSHIRE

Support and advice for older people, their families, and carers

03454 501 276

contactus@ageukoxfordshire.org.uk

www.ageuk.org.uk/oxfordshire

Help with options: 1 2 4 6

OXFORDSHIRE WELFARE RIGHTS BARTON ADVICE CENTRE

Specialist advice, casework and representation in welfare benefits

01865 744 165

www.oxfordshirewelfarerights.com

Help with options: 1 2 3 4 5 6

AGNES SMITH ADVICE CENTRE

Help with money and debt, welfare benefits and housing in the OX4 postcode area

01865 770 206 | 0800 066 2218

www.agnessmith.co.uk

Help with options: 1 2 3 4 5 6

ROSE HILL AND DONNINGTON ADVICE CENTRE

Help and advice with benefits, debt and housing issues

01865438 634 | admin@rhdadvicce.org

www.rhdadvice.org

Help with options: 1 2 3 4 5 6

Other Support

Oxfordshire Residents Support Scheme

Support for residents who are either in, or at risk of being in crisis, are in need of immediate help

www.oxfordshire.gov.uk/council/help-rising-living-costs/residents-support-scheme

Oxford City Council Cost of Living Support

Information on where to get help for the cost of living

www.oxford.gov.uk/help-cost-living-crisis

Oxfordshire County Council Cost of Living Support

Information on where to get help for the cost of living

www.oxfordshire.gov.uk/council/help-rising-living-costs

Oxford City Council Housing Advice

Help with homelessness or those at risk of homelessness

01865 249 811

www.oxford.gov.uk/homelessness/homeless-risk-becoming-homeless

Connection Support

Support for people who are experiencing homelessness or struggling with housing issues, including those with No Recourse to Public Funds

01865 711 267

www.connectionsupport.org.uk/oxfordshire

Crisis Skylight Oxford

Supports people who are experiencing homelessness or are at risk of homelessness, self referral only

01865 263 900

reception.oxford@crisis.org.uk

www.crisis.org.uk/get-help/oxford

Oxford Sexual Abuse and Rape Crisis Centre

Support and information over text, email and phone, for women and girls who have experienced sexual abuse and violence

0800 783 6294 | support@osarcc.org.uk

www.osarcc.org.uk

Live Well Oxfordshire

List of services for yourself, family members or people you are working with

01235 849 410

www.oxfordshire.gov.uk/livewell

Other Support

Oxfordshire County Council Family Information Service

Advice for people with families

01235 849 410

www.fisd.oxfordshire.gov.uk/kb5/oxfordshire/directory/home.page

Turn2Us

Information & financial support to get back on track, including benefits calculator and available grants

0800 802 200 | www.turn2us.org.uk

benefits-calculator.turn2us.org.uk

Stop Loan Sharks

Investigates and prosecutes illegal money lenders and provides support for borrowers

0300 555 2222 | www.stoploansharks.co.uk

reportaloanshark@stoploansharks.gov.uk

Shelter

Free housing advice

0808 800 4444 | england.shelter.org.uk

StepChange

Expert debt advice and money guidance

0800 138 1111 | www.stepchange.org

Debt Advice Foundation

Specialist debt charity offering advice on any aspect of debt

0800 043 4050

www.debtadvicefoundation.org

National Debt Line

Free and independent debt advice over the phone and online

0808 808 4000 | www.nationaldebtline.org

MoneyHelper

Advice to help improve your finances

0800 138 7777 | www.moneyhelper.org.uk

Healthy Start

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4

0300 330 7010 | www.healthystart.nhs.uk

healthystart@nhsbsa.nhs.uk

For Migrants, Asylum Seekers and Refugees

Refugee Resource

Psychological, social and practical support for asylum seekers, refugees and vulnerable migrants

01865 403 289 | info@refugeeresource.org

www.refugeeresource.org.uk

Together with Migrant Children

Support to migrant and refugee children, young people and families

01865 528 658

casework@togethermigrantchildren.org.uk

www.togethermigrantchildren.org.uk

Asylum Welcome

Information, advice and practical support to asylum seekers, refugees and vulnerable migrants

01865 722 082 | www.asylum-welcome.org

welcome@asylum-welcome.org

Connection Support

Support for those with No Recourse to Public Funds experiencing homelessness

01865 711 267

www.connectionsupport.org.uk/oxfordshire



Interactive version



www.worryingaboutmoney.co.uk/oxford

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

Updated: 27/02/25