

# Worrying About Money?

Follow these steps to find available financial advice and support in Mendip



## 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
- 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 incomes may be eligible for a Council Tax Hardship Payment, Council Tax Support and Discretionary Housing Support. This will depend on your current circumstances.

Find out more at: [www.somerset.gov.uk/benefits-and-payments](http://www.somerset.gov.uk/benefits-and-payments)

### 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.

This benefit calculator may be helpful: [www.entitledto.co.uk](http://www.entitledto.co.uk)

### 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?

Each of these services offer free and confidential advice

### Citizens Advice Mendip

Advice on benefits, debt, money, housing and more  
0808 278 7842

[www.citizensadvicemendip.org.uk](http://www.citizensadvicemendip.org.uk)

Help with options: **2 3 6**

### Citizens Advice Help to Claim

Advice for new claimants of Universal Credit  
0800 144 8444

[www.citizensadvicemendip.org.uk](http://www.citizensadvicemendip.org.uk)

### Christians Against Poverty

In person debt advice and ongoing support for those with problem debt or in financial difficulty

0800 328 0006 | [info@capuk.org](mailto:info@capuk.org)

[www.capuk.org](http://www.capuk.org)

Help with option: **3**

## Other Support

### Somerset Council Housing Options

Support if you are homeless or facing homelessness

0300 123 2224 | 0300 123 2327 (out of hours)

[/www.somerset.gov.uk/housing-support/homelessness-advice-and-assistance](http://www.somerset.gov.uk/housing-support/homelessness-advice-and-assistance)

### Village and Community Agents - Community Council for Somerset

Provide confidential, communitybased solutions for people across Somerset accessed through the GP

01823 331 222 | [info@somersetccc.org.uk](mailto:info@somersetccc.org.uk)

[www.ccslovesomerset.org](http://www.ccslovesomerset.org)

### Mendip Community Credit Union (MCCU)

Simple savings and affordable loans

0800 622 6036 | [info@mendipcommunitycu.org.uk](mailto:info@mendipcommunitycu.org.uk)

[www.mendipcommunitycu.org.uk](http://www.mendipcommunitycu.org.uk)

## Other Support

### Mendip YMCA

Help for young people  
01749 679 553  
[admin@ymca-bg.org](mailto:admin@ymca-bg.org)  
[www.mendipymca.org.uk](http://www.mendipymca.org.uk)

### Age UK Somerset

Advice and helpline services  
01823 345 610  
[www.ageuk.org.uk/somerset](http://www.ageuk.org.uk/somerset)  
[infoandadvice@ageuksomerset.org.uk](mailto:infoandadvice@ageuksomerset.org.uk)

### Health Connections Mendip

Help with health and wellbeing  
01373 468 368  
[mendip.healthconnections@nhs.net](mailto:mendip.healthconnections@nhs.net)  
[www.healthconnections.mendip.org](http://www.healthconnections.mendip.org)

### Bristol Water

Help with bills  
0345 600 3600  
[www.bristolwater.co.uk/struggling-to-pay](http://www.bristolwater.co.uk/struggling-to-pay)

### Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

### Centre for Sustainable Energy

Energy advice  
01179 341 400 | [info@cse.org.uk](mailto:info@cse.org.uk)  
[www.cse.org.uk](http://www.cse.org.uk)

### Turn2Us

Information and financial support  
0808 802 2000  
[www.turn2us.org.uk](http://www.turn2us.org.uk)