

Worrying About Money?

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



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

You may be eligible for a **crisis award** (to help cope with an emergency or disaster) or a **care award** (to help live independently).

Local Welfare Provision support is also available for anyone struggling to meet their essential living costs or facing an unexpected crisis.

Find out more at: www.cornwall.gov.uk/benefits-and-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?

Each of these services offer free and confidential advice

Citizens Advice Cornwall

Advice on benefits, debt, money, housing and more

0808 812 7156 (freephone)

Text ADVICE to 78866

www.citizensadvicecornwall.org.uk

Help with options: **1 2 3 4 5 6**

Cornwall Council

Find out about what benefits or short-term grants you may be eligible for

0300 1234 121

www.cornwall.gov.uk/benefits-and-support

discretionaryaward@cornwall.gov.uk

Help with options: **1 2 6**

Christians Against Poverty

Debt counselling charity with a number of centres in Cornwall

0800 328 0006 | www.capuk.org

Help with option: **3**

Other Support

Cornwall Council Housing Options Service

Help if at risk of homelessness

0300 1234 161 | info@cornwallhousing.org.uk

www.cornwallhousing.org.uk

St Petros

Advice line for support on homelessness issues

01872 264 153 | www.stpetros.org.uk

First Light

Support for people who have been affected by domestic abuse and sexual violence

0300 777 4777

Other Support

Disability Cornwall & Isles of Scilly

Advice on rights and entitlements

01736 759 500

www.disabilitycornwall.org.uk

Age UK Cornwall & The Isles of Scilly

Advice and helpline services

01872 266 383

www.ageuk.org.uk/cornwall

Kernow Credit Union

Loans and saving schemes

01209 314 449

www.kernowcreditunion.co.uk

Shelter

Free housing advice

0808 800 4444

england.shelter.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

www.healthystart.nhs.uk

Pentreath Ltd

Mental health support

01726 862 727

pentreath@pentreath.co.uk

www.pentreath.co.uk

Turn2Us

Information and financial support

0808 802 2000

www.turn2us.org.uk