

Worrying about money?

Support is available in Mendip



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 and other loans/credit
- 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 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

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

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? For free and confidential advice

Citizens Advice Mendip

Advice and support with benefits, debt, housing, employment and more

0808 278 7842

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

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

www.capuk.org

Help with option: **3**

Other Support

Somerset Council Housing Support 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, community-based solutions for people across Somerset accessed through the GP

01823 331 222 | info@somersetccc.org.uk

www.ccslovesomerset.org

Mendip YMCA

Helping young people grow in confidence, develop as individuals and realise their full potential

01749 679 553 | admin@ymca-bg.org

www.mendipymca.org.uk

Health Connections Mendip

Support to make positive changes to improve health and wellbeing

01373 468 368

mendip.healthconnections@nhs.net

www.healthconnectionsmendip.org

Mendip Community Credit Union (MCCU)

Simple savings and affordable loans

0800 622 6036

info@mendipcommunitycu.org.uk

www.mendipcommunitycu.org.uk

Age UK Somerset

Benefit claims eligibility checks and form filling assistance offered to local older people

01823 345 610 | www.ageuk.org.uk/somerset

infoandadvice@ageuksomerset.org.uk

Bristol Water

Help and advice to make bills more affordable

0345 600 3600

www.bristolwater.co.uk/struggling-to-pay

Centre for Sustainable Energy (CSE)

Providing tailored energy advice to the local community

01179 341 400 | info@cse.org.uk

www.cse.org.uk

StepChange

Debt Charity offering free debt advice and money management

0800 138 1111 | www.stepchange.org

Other Support

Healthy Start Vouchers

For milk, fruit and vegetables if you're on a low income and pregnant or have a child under 4. Apply online:

0300 330 7010

healthy.start@nhsbsa.nhs.uk

www.healthystart.nhs.uk

Turn2Us

Information on benefits and financial support, including online benefit calculator and available grants

0808 802 2000 | turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

For Migrants, Asylum Seekers and Refugees

Diversity Voice (Somerset)

Support services to migrants and refugees including direct welfare support and signposting to other services

0300 075 0105

www.diversityvoice.org.uk

communities@diversityvoice.org.uk

Somerset Diverse Communities

Supporting minority ethnic communities across Somerset

01823 331 222

info@somersetccc.org.uk

www.ccslovesomerset.org/somerset-

diverse-communities

Migrant Help

Independent advice and guidance to assist asylum seekers move through the asylum process - helpline available 24/7/365 and accessible to all asylum seekers in the UK

Asylum helpline: 0808 801 0503

ASCorrespondence@migranthelpuk.org

www.migranthelpuk.org (webchat available)

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | www.project17.org.uk

The Unity Project

Support including to have NRPF condition removed if applicable

www.unity-project.org.uk

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 21/04/23.

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicfeedback



Digital Leaflet



www.worryingaboutmoney.co.uk/mendip