

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 **Housing Benefit**, **Discretionary Housing Payments** and discretionary **Council Tax Support** from the council. This will depend on your current circumstances.

Find out more at:
www.eastriding.gov.uk/housing

People on low incomes who have less than £16,000 in savings may be eligible for help with their rent and council tax from the council.

www.eastriding.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 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 with these options?

Step 3: Where can I get help?

Each of these services offer free and confidential advice

YOUR Money Team

Help with benefits, debt and budgeting advice
01482 394 633 | benefit.takeup@eastriding.gov.uk
www.eastriding.gov.uk

Help with options: ① ② ③

Hull and East Riding Citizens Advice

Support with debt, benefits, housing and employment

0808 278 7981 | 01482 226 859 (debt)
e-advice@hull-eastridingcab.org.uk
www.hullandeastridingcab.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

The Beverley Cherry Tree Community Centre

Advice and support in Beverley on money, housing, employment and more

01482 871 993 | manager@ctca.org.uk
www.ctca.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Hull and East Yorkshire CMA Connect Beverley

Community money advice

01482 427 654 | www.heycomaconnect.co.uk
office@heycomaconnect.co.uk

Help with options: ② ③

The Hinge (Bridlington residents)

Advice and support on benefits, housing, employment and more

01262 679 671 | info@thehinge.org.uk
www.thehinge.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Shores Centre (Withernsea residents)

Advice on maximising income, debt and employment issues

01964 615 190 | info@shores.org.uk
www.shores.org.uk

Help with options: ② ③

Other Support

East Riding of Yorkshire Council - Help for Households

Information about financial support
www.eastriding.gov.uk/cost-of-living-help-for-households

Benefit Calculator

Help to find out what benefits you can claim
www.eastriding.entitledto.co.uk/home/start

HEY Credit Union

Affordable loans and safe savings accounts
01482 778 753 | info@hullandeycu.co.uk
www.hullandeycu.co.uk

National Energy Action

Support to reduce energy costs
0800 304 7159 | 0800 138 8218 (benefits)
wash@nea.org.uk
www.nea.org.uk

Shelter

Free housing advice
0808 800 4444 | england.shelter.org.uk

Turn2Us

Information and financial support
0808 802 2000 | www.turn2us.org.uk

Healthy Start Vouchers

To help buy fruit, vegetables & milk if on a low income, pregnant or have a child under 4
0300 330 7010 | healthy.start@nhsbsa.nhs.uk
www.healthystart.nhs.uk

Digital Leaflet



www.worryingaboutmoney.co.uk/east-riding

Updated on 11/03/24

Share your experience of using this guide:
www.bit.ly/moneyadvicefeedback

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 East Riding of Yorkshire



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