# **Worrying About Money?**

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

### Step 1: What's the Problem?

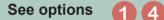
#### I suddenly have no money

- 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

1256 See options

#### I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision



#### 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)



#### 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 6

- Mind in West Essex Mental health and wellbeing support 01371 876 641 www.mindinwestessex.org.uk
  - **MoneyHelper** Support with debt, benefits, money management and pensions 0800 011 3797 www.moneyhelper.org.uk

#### **StepChange**

Free debt advice and money management 0800 138 1111 www.stepchange.org

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

**Other Support** 

#### **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

### Step 2: What are some options?

### **1**Council Support Schemes (Uttlesford District Council)

#### Exceptional Hardship Fund (EHF)

The Council Tax Exceptional Hardship Fund (EHF) can provide short-term relief to help with your Council Tax bill if you are struggling to pay the monthly instalments.

#### Find out more: www.uttlesford.gov.uk/ehf

#### Council Tax and Housing Benefits

People on low incomes may be eligible for Housing Benefit, Discretionary Housing Payments and Local Council Tax Support. All schemes will depend on your current circumstances.

#### Find out more: www.uttlesford.gov.uk/counciltaxandbenefits

#### Benefits Calculator

Use our anonymous benefits calculator to help find out what benefits you can claim

Find out more: www.uttlesford.entitledto.co.uk

#### **Council Support Schemes** (Essex County Council)

#### Essential Living Fund

The Essential Living Fund (ELF) can provide emergency financial assistance for adults and families to help pay for bills and essential household items.

#### Find out more:

www.southend.gov.uk/extra-financial-help/ essential-living-fund

### **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 you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like school clothing grants or free school meals.

## 6 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).

### **6** 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?

#### Each of these services offer free and confidential advice

#### **Uttlesford Citizens Advice**

Advice on debts, benefits, employment, housing and more

01799 618 840 | help@uttlesfordca.org.uk www.uttlesfordca.org.uk

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

#### **Citizens Advice Warm Homes** Essex

Advice and support to manage fuel payments 01799 618 840 | warmhomes@uttlesfordca.org.uk www.uttlesfordca.org.uk

Help with options: **(2)** 

### **Citizens Advice: Help to Claim**

Support for making an initial claim for Universal Credit

0800 144 8444 | www.citizensadvice.org.uk/helptoclaim

# **Other Support**

#### **Uttlesford Frontline**

Online library of services and support www.uttlesfordfrontline.org.uk

#### **UCAN Community Response Hub**

Help, practical support and sign-posting 03333 408 218 | www.ucan.org.uk communityresponse@ucan.org.uk

#### Home-Start Essex

Practical and emotional support for families with young children 01245 847 410 www.home-start.org.uk/ home-start-essex-uttlesford

**National Debtline** 

Turn2Us

Free and independent debt advice on the phone or online 0808 808 4000 www.nationaldebtline.org

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