

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/low hours contract
- Statutory Sick Pay too low to cover costs
- Facing redundancy
- 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).

People on low incomes may also be eligible for **Housing Benefit**, **Council Tax Support** (and **Exceptional Relief**), and **Discretionary Housing Payments** from the council. These awards are discretionary and will depend on your current circumstances.

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 adviser 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 charitable 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

Citizens Advice Cornwall

Advice on benefits, debt, money, housing & 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 (choose option 2)

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

Help with options: **1 6**

Christians Against Poverty

Debt counselling charity with a number of centres in Cornwall

0800 328 0006 (freephone)

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

Turn2Us

Information and financial support to help people get back on track

www.turn2us.org.uk

StepChange

Debt charity offering free debt advice and money management

0800 138 1111 (freephone) | www.stepchange.org

Other Support (continued)

St Petrocs

Advice line for support on homelessness issues

01872 264 153 | www.stpetrocs.org.uk

DisAbility Cornwall & Isles of Scilly

Advice on rights and entitlements with practical support for people with a long-term condition, disability and families

01736 759 500 | www.disabilitycornwall.org.uk

First Light

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

0300 777 4777 | www.firstlight.org.uk

Kernow Credit Union

Offers affordable, flexible loans and saving schemes

01209 314 449 | www.kernowcreditunion.co.uk

Pentreath Ltd

Offer support to people living with mental health and emotional difficulties

01726 862 727 | pentreath@pentreath.co.uk

www.pentreath.co.uk

Age UK Cornwall & The Isles of Scilly

Information, advice and helpline services for older people, their families and carers

01872 266 383 | www.ageuk.org.uk/cornwall

Gingerbread

Benefits and financial advice support for single parent families

0808 802 0925 (freephone) | www.gingerbread.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

0300 330 7010 | healthy.start@nhsbsa.nhs.uk

www.healthystart.nhs.uk

This leaflet is available as an interactive version:

www.worryingaboutmoney.co.uk/cornwall



Updated on 20/03/24

Feedback? Share your experience of using this guide by visiting: www.bit.ly/moneyadvicefeedback

Worrying About Money?

Financial advice and support is available if you're struggling to make ends meet

Kussul arghansek ha skoodhyans yw kavadow mars esowgh hwi ow kwynnel dhe dhyghtya agas bojet

Follow these steps to find out where to get help in Cornwall



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