

# Worrying about money?

Support is available in North Somerset



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 option 1 2

### I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- 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 housing benefit, council tax reduction and discretionary housing payment. You may be able to access short-term financial help through the local welfare provision scheme. All schemes will depend on your current circumstances.

Find out more: [www.n-somerset.gov.uk/benefits-and-support](http://www.n-somerset.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 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.

### 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 NORTH SOMERSET

Help with benefits, housing, employment problems, debt advice and more

0808 278 7973

[www.nscab.org.uk](http://www.nscab.org.uk)

Help with options: 1 2 3 4 5 6

### BRISTOL LAW CENTRE

Specialist legal advice and casework including housing, benefit appeals, immigration issues and employment

0117 924 8662 or 0330 024 0389 (freephone)

[www.bristollawcentre.org.uk](http://www.bristollawcentre.org.uk)

Help with options: 1 2 3 4 5 6

### Benefits and Welfare Provision Scheme

Information on benefits and ways to access a grant

01934 888 035 or 0800 138 5665

[www.n-somerset.gov.uk/wps](http://www.n-somerset.gov.uk/wps)

### CHRISTIANS AGAINST POVERTY

Debt advice and ongoing support for those with problem debt or in financial difficulty

0800 328 0006 | [www.capuk.org](http://www.capuk.org)

Help with option: 3

### ALLIANCE HOUSING SUPPORT

Provide advice and guidance on housing, benefits, debt, health and wellbeing and employment matters

03000 120 120 (option 3)

[support@alliancehomes.org.uk](mailto:support@alliancehomes.org.uk)

[www.alliancehomes.org.uk](http://www.alliancehomes.org.uk)

Help with options: 1 2 3

### AGE UK SOMERSET

Information and advice service for older people, their families and carers

01823 345 613

[infoandadvice@ageuksomerset.org.uk](mailto:infoandadvice@ageuksomerset.org.uk)

[www.ageuk.org.uk/somerset](http://www.ageuk.org.uk/somerset)

Help with options: 1 2

## Other Support

### North Somerset Carers Support

A range of information, advice and support for unpaid carers

[www.alliancehomes.org.uk/support-services/our-support-services/support-for-carers](http://www.alliancehomes.org.uk/support-services/our-support-services/support-for-carers)

### Second Step

Support for people facing mental health issues and their carers

0333 023 3504 | [www.second-step.co.uk](http://www.second-step.co.uk)

### MIND

Advice and support to empower anyone experiencing a mental health problem

0300 123 3393 | [www.mind.org.uk](http://www.mind.org.uk)

### Shelter

Free housing advice

0808 800 4444 | [england.shelter.org.uk](http://england.shelter.org.uk)

### VitaMinds

Wellbeing support for people facing mental health issues

0333 200 1893

[www.bit.ly/VitaBNSSG](http://www.bit.ly/VitaBNSSG)

### The Armed Forces Charity (SSAFA)

SSAFA can help Veterans and families with priority debt, including rent arrears, and can also help with practical issues such as provision of furniture and housing/mobility adaptations.

0800 260 6767 | [www.ssafa.org.uk](http://www.ssafa.org.uk)

### National Debt Line

Free and independent debt advice over the phone and online

0808 808 4000 | [www.nationaldebtline.org](http://www.nationaldebtline.org)

### Centre for Sustainable Energy (CSE)

Advice on saving energy and reducing bills. You can also find details of the WHAM project through CSE for advice on energy, money, benefits and home repairs.

0117 934 1400 | [www.cse.org.uk/advice](http://www.cse.org.uk/advice)

## Other Support

### Turn2Us

**Information on benefits and financial support, including online benefit calculator**

0808 802 2000 (freephone)

[turn2us.org.uk](http://turn2us.org.uk)

### Healthy Start Vouchers

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

**(Also available for people with NRPF)**

[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

### Step Change

**Debt Charity offering free debt advice and money management**

Access to Breathing Space scheme:

Up to 60 days respite from interest fees, and court action to reduce stress and give you time to deal with your debts

0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

### MoneyHelper

**Support with debt, benefits, money management and pensions**

0800 138 7777 | [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## For Migrants with No Recourse to Public Funds (NRPF), Refugees and Asylum Seekers

### Red Cross Refugee Support

#### International Family Tracing

**Advocacy, advice and support for refugees, asylum seekers and migrants with No Recourse to Public Funds**

0117 941 5040 or 07739 863 036 (text)

[refugeeservicesbristol@redcross.org.uk](mailto:refugeeservicesbristol@redcross.org.uk)

[www.redcross.org.uk/refugee-support](http://www.redcross.org.uk/refugee-support)

### The Refugee Council

**Crisis advice, mental health counselling and practical support to help people settle and integrate into their new community**

[www.refugeecouncil.org.uk](http://www.refugeecouncil.org.uk)

### Migrants Help

**Independent advice and guidance to assist asylum seekers in the UK to move through and understand the asylum process**

0808 8010 503

[www.migranthehelpuk.org](http://www.migranthehelpuk.org)

### Project 17

**Advice on housing and financial options for families with children facing severe poverty and/or homelessness because they have No Recourse to Public Funds**

07963 509 044 | [www.project17.org.uk](http://www.project17.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](http://www.foodaidnetwork.org.uk/cash-first-leaflets).

**For other languages and alternative formats** (such as in large print) please contact: [admin@foodaidnetwork.org.uk](mailto:admin@foodaidnetwork.org.uk). The information on this leaflet was last updated on 04/02/22.

**Feedback?** What did you find useful about this guide? [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)



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