

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
- 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

People on low incomes may be able to access housing benefit, council tax reduction and discretionary housing payment through their local council. This will depend on your current circumstances.

Find out more at:
www.wiltshire.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 you **manage your** 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

Wiltshire Council

Advice to access help and support through the Council

0300 456 0110 | benefits@wiltshire.gov.uk
www.wiltshire.gov.uk/benefits

Help with option: **1**

Wiltshire Citizens Advice

Advice on benefits, debt, money, housing, employment and more

0800 144 8848
www.citizensadvicewiltshire.org.uk

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

Christians Against Poverty

Free advice and ongoing support for those struggling with debt

0800 328 0006 | info@capuk.org
www.capuk.org/get-help

Help with option: **3**

Community Money Advice South Wiltshire

Help and support for people with money issues living in South Wiltshire: we offer face to face, video or telephone appointments

07897 180 603 | hello@cmaSouthWilts.org.uk
www.cmasouthwilts.org.uk

Help with options: **2 3**

Trowbridge Debt Advice Service

Money and debt advice service countywide, which is free of charge, unconditional and confidential

01225 777 865 or 07884 952 696
enquiries@trowbridgedas.org or
trowbridgedas@gmail.com
www.trowbridgedas.org

Help with options: **2 3 4**

Updated on 31/03/23

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

Other Support

Wiltshire Council Local Welfare Provision

Provides critical short-term help

www.wiltshire.gov.uk/benefits-help-crisis

Warm and Safe Wiltshire

Single point of contact for energy advice with the aim of reducing fuel poverty

0800 038 5722 | www.warmandsafewiltshire.org.uk

Fear Less

Services for victims of domestic abuse and sexual violence and their families

01225 775 276 | www.fear-less.org.uk

Wiltshire Children's Centres

Support to families with children under five years – help with access to appropriate benefits and childcare

The Rise Trust (North Wiltshire): 01249 463 040
Spurgeons (East, West, South Wiltshire):
0800 970 4669

www.wiltshire.gov.uk/child-care-childrens-centres

Shelter

Free housing advice

0808 800 4444 | england.shelter.org.uk

Turn2Us

Information and financial support

0808 802 2000 | www.turn2us.org.uk

MoneyHelper

Advice to help improve your finances

0800 138 7777 | 0770 134 2744 (WhatsApp)

StepChange

Debt charity offering free advice and support

0800 138 1111 | www.stepchange.org

Healthy Start Vouchers

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

Digital version



www.worryingaboutmoney.co.uk/wiltshire

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 Wiltshire



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