

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 option **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/breakup)

See option **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 OF THE OPTIONS?

1 Council Support Schemes

People on low incomes may be eligible for **Housing Benefit, Discretionary Housing Payments** and **Council Tax Support** from Wiltshire 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 **find cheaper deals** on things like gas and electricity and **make sure you are not missing out** on options including 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 are 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.

WHERE CAN I GET HELP WITH THESE OPTIONS?

STEP 3: WHERE CAN I GET HELP?

Citizens Advice - Wiltshire
*Support with debt, benefits, housing
and employment*

www.citizensadvicewiltshire.org.uk

0800 144 8848

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

P3
Budgeting and debt advice

0808 168 2443 | www.p3charity.org

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

Clean Slate
*Help with money matters, finding work
and getting online*

01453 796 050 | www.cleanslateltd.co.uk

Help with options: **2**

Sign-up for local Liberal
Democrat emails by
scanning this QR code
on your phone:



OTHER SUPPORT

Warm and Well
Energy efficiency advice
0800 500 3076
www.warmandwell.co.uk

MIND
Mental Health Support
www.wiltshiremind.co.uk/

AgeUK - Wiltshire
Provides emergency food and support
0808 196 2424 | enquiries@ageukwiltshire.org.uk

Wiltshire Money - Cost of Living Support
Provides a number of useful resources
wiltshiremoney.org.uk/wiltshire-resources/cost-of-living-support

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

Step Change
**Debt charity offering free debt advice and
money management**
0800 138 1111 | www.stepchange.org

Turn2Us
Provide information and financial support
0808 802 2000 | www.turn2us.org.uk
www.benefits-calculator-2.turn2us.org.uk

MoneyHelper
Advice to help improve your finances
0800 138 7777 | www.moneyhelper.org.uk

Healthy Start Vouchers
**To help buy fruit, vegetables and milk if you're on
a low income, pregnant or have a child under 4**
0345 607 6823 | www.healthystart.nhs.uk



COST OF LIVING CRISIS MONEY HELP SHEET

**We know that many of our residents will
be hit by the cost of living crisis this
winter.**

**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.**

WILTSHIRE LIBERAL DEMOCRATS
CARING FOR OUR COUNTY