

## 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 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 options?

### 1 Council Support Schemes

People on low incomes may be eligible for **housing benefits, council tax support and discretionary housing payments** from the council.

In addition to the above, residents may be eligible for the **local support and prevention fund** which supports people in crisis. This will depend on your current circumstances. Find out more at:

[www.shropshire.gov.uk/benefits](http://www.shropshire.gov.uk/benefits)

Benefits Calculator:  
[www.shropshire.gov.uk/benefits/what-could-affect-my-benefits/universal-credit/](http://www.shropshire.gov.uk/benefits/what-could-affect-my-benefits/universal-credit/)

### 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 with these options?**

## Step 3: Where can I get help?

Each of these services offer free and confidential advice

### Shropshire Council

Find out about which benefits and grants you may be eligible for

Benefit Support - 0345 678 9002  
Welfare Support - 0345 678 9078  
benefits@shropshire.gov.uk  
www.shropshire.gov.uk/benefits

Help with options: 1

### Citizens Advice Shropshire

Advice on benefits, debt, housing and more  
0808 278 7894 | Text 0800 144 8884 (freephone)  
01743 280 019 (debt advice)  
www.cabshropshire.org.uk

Help with options: 1 2 3 4 5 6

### Advice4U

Information, legal advice and advocacy for those with a disability and their families and carers

01743 539 201 | advice@a4u.org.uk  
www.a4u.org.uk

Help with options: 2 4 6

### Age UK Shropshire Telford & Wrekin

Support and advice for older people, their families and carers

01743 233 123  
www.ageuk.org.uk/shropshireandtelford

Help with options: 2 4 6

### Christians Against Poverty

Debt counselling charity  
01274 760 720 | info@capuk.org  
www.capuk.org

Help with options: 2 3

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Feedback? Share your experience of using this guide by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

## Other Support

### Keep Shropshire Warm

Energy advice service supporting with energy tariffs, bills, emergency grants and more  
0800 112 3743 (freephone) | advice@mea.org.uk  
www.mea.org.uk

### The Shrewsbury Ark

Provides telephone/computer support, hardship funds, free meals and more to people in need

01743 363 305 | ark@shrewsburyark.co.uk  
www.shrewsburyark.co.uk

### Just Credit Union

Provide safe home for savings with access to affordable low cost loans

01743 252 325 | info@justcreditunion.org  
www.justcreditunion.org

### Shropshire Supports Refugees

Support with issues around housing, benefits, work, medical support and more

01743 216 758 (freephone)  
www.shropshiresupportsrefugees.org

### Shropshire Domestic Abuse Service

Supporting for anyone affected by domestic abuse or sexual violence

0300 303 1191 (Shropshire - freephone)  
0808 2000 0247 (National Helpline - freephone)  
www.shropsdas.org.uk

### Step Change

For advice on all debt matters

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

### Turn2Us

Provide information and financial support

0808 802 2000 | www.turn2us.org.uk  
benefits-calculator-2.turn2us.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.

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

# 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 Shropshire



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