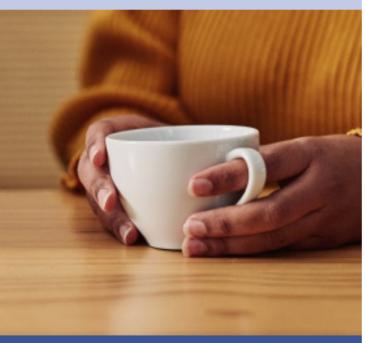
# Worrying about money?

# Support is available in **Lancaster District**



Three steps to find options and places to get help

## Step 1: What's the problem?

## I suddenly have no monev

- · Lost job or reduced hours
- · Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- · Relationship breakdown
- Sanctioned (see option: 6)

See options 126





## 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 options 12



#### 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 14



## Step 2: What are some options?

## 1 Council Support Schemes

People on low incomes may be able to get Housing Benefit, Discretionary Housing Payments and Council Tax Support from the Council. This will depend on your current circumstances and you can find out more at:

www.lancaster.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 with manging gas and electricity bills and make sure you're not missing out on things like 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.

## Step 3: Where can I get help? For free and confidential advice

#### Citizens Advice North Lancashire

For benefits and money advice including debt, housing and employment

01524 481 508

enquiries@northlancashirecab.org.uk www.northlancashirecab.org.uk

Help with options: **123456** 

#### Lancaster City Council Cost of Living Webpage

This webpage will direct you to the help you need

01524 582 000

www.lancaster.gov.uk/information/contact www.lancaster.gov.uk/sites/cost-of-living

Help with option: 1

### **LM Debt Centre**

Christians Against Poverty offer free help to anyone in debt

0800 328 0006 (freephone) | www.capuk.org

Help with options: 23

## 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 DWP. 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.

## **Other Support**

# Lancashire County Council - Welfare Rights Service

Help to access the support you are entitled to and free, confidential help with benefits www.lancashire.gov.uk/health-and-social-care/benefits-and-financial-help/welfare-rights-service/

#### Age UK Lancashire

Help with benefits checks, attendance allowance form completion and practical hospital aftercare support 0300 303 1234 www.ageuk.org.uk/lancashire

#### **Entitledto**

Benefit calculator www.entitledto.co.uk

#### Turn2Us

Information on benefits and grants www.turn2us.org.uk benefit.calculator.turn2us.org.uk

#### **Business Debt Line**

A charity providing debt advice 0800 197 6026 | www.businessdebtline.org

#### StepChange

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

#### **Debt Advice Foundation**

Advice on any aspect of debt 0800 043 4050 www.debtadvicefoundation.org

#### **Positive Futures**

Support with mental health and well-being 07930 436764 | www.mypositivefuture.net

#### **Samaritans of Lancaster District**

Emotional support to anyone in distress or who is struggling to cope 116 123 | jo@samaritans.org www.samaritans.org/branches/lancaster

## **Other Support**

#### The Adullam Programme

Offering support for those dealing with life's struggles through social groups and courses 07449 373 979 | 07861 653 978 www.adullamprogramme.co.uk

#### **Healthy Start**

Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4 and are on a low income.

## \*Available to those who have NRPF

Apply online: www.healthystart.nhs.uk 0300 330 7010

healthy.start@nhs.bsa.nhs.uk

#### **MoneyHelper**

Advice to help improve your finances 0800 138 7777 0770 134 2744 (WhatsApp) www.moneyhelper.org.uk

#### **Money Saving Expert**

Help with energy bills and other cost cutting help www.moneysavingexpert.com

#### Shelter

Free housing advice 0808 800 4444 england.shelter.org.uk

## For Migrants with No Recourse to Public Funds (NRPF)

#### **Global Link**

Support services/integration activities for refugees and asylum seekers 01524 36201 | globallink.org.uk

## Refugee Advocacy & Information Service

Advocacy and support services to refugees and asylum seekers living in Lancaster and Morecambe 07731 552 259 | www.rais.org.uk

#### The Unity Project

Support to have NRPF condition removed if applicable and other support www.unity-project.org.uk

#### Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF 07963 509 044 | www.project17.org.uk







#### Interactive version



#### www.worryingaboutmoney.co.uk/lancaster

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

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