

Step 1: What's the problem?

I suddenly have no money

- Struggling with the rising cost of energy
- 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

- I can't top up a pre-payment meter
- 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 get **Housing Benefit, Discretionary Housing Payments** and **Council Tax Support** from Breckland Council.

All schemes will depend on your current circumstances. Find out more at:

www.angliarevenues.gov.uk/services/housing-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 can also **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?

For free and confidential advice

Breckland Council

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

01362 656 870 | www.breckland.gov.uk/7805

Help with option: **1**

Norfolk County Council - Client Hardship Service

Help with budgeting

01603 306 131 (option 1) | MSS@norfolk.gov.uk
www.norfolk.gov.uk/costofliving

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

Norfolk Citizens Advice

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

0800 144 8848 | www.ncab.org.uk

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

Citizens Advice Diss, Thetford and District

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

0800 144 8848 | www.cadat.org.uk

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

Norfolk Community Advice Network

Free information and advice service

0333 996 8333 | helpline@ncan.co.uk
www.ncan.co.uk

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

Age UK Norfolk

Support and advice for older people (50+), their families and carers

0300 500 1217 | advice@ageuknorfolk.org.uk
www.ageuk.org.uk/norfolk

Help with options: **1 2 6**

Christians Against Poverty

Free debt advice and support

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

Help with option: **3**

Other Support

Breckland Council Inspiring Communities

Welfare support, including holistic assessment of needs to identify appropriate services

communitysupport@breckland.gov.uk
www.breckland.gov.uk/community

CAN Connect

Help to tackle loneliness and social isolation

0300 303 3920 | www.canconnect.org.uk

Norfolk Warm Homes

Grants for energy efficient improvements and clean heating for owner occupied/private rented homes off the mains gas grid

01603 430 103 | www.norfolkwarmhomes.org.uk

Turn2Us

Information on benefits and grants

www.turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

StepChange

Advice on debt and money management

0800 138 1111 | www.stepchange.org

Healthy Start

To help buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4

0300 330 7010 | healthy.start@nhsbsa.nhs.uk
www.healthystart.nhs.uk

Shelter

Free housing advice

0808 800 4444 | england.shelter.org.uk

Digital version



www.worryingaboutmoney.co.uk/breckland

Worrying About Money?

Advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Breckland



Supported by



Updated on 4/10/25

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