

Worrying about money?

Support is available in Sandwell



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: 5)

See options 1 2 6

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 1 2

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 1 4

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. This will depend on your current circumstances.

www.sandwell.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 with managing 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 in relation to Universal Credit need to be paid back (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?

SANDWELL AND WALSALL CITIZENS ADVICE

Advice on benefits, housing, debt, utilities and employment

Open door and mobile advice unit
support Monday to Friday in Blackheath,
Cradley Heath, Oldbury, Tipton, Walsall,
Wednesbury, West Bromwich
[www.citizensadvicesandwell-walsall.org/
local-offices/](http://www.citizensadvicesandwell-walsall.org/local-offices/)

Adviceline - 0808 278 7812

Debt Helpline - 0800 240 4420

www.citizensadvicesandwell-walsall.org

Help with options: 1 2 3 4 5 6

CHRISTIANS AGAINST POVERTY

Debt counselling charity

0800 328 0006

www.capuk.org

Help with option: 3

SANDWELL WELFARE RIGHTS

Advice, support and information on welfare rights, benefits and debt (excluding insolvency, debt management plans and bank arrears)

0121 569 3158 (Until 31.12.25.)

0121 569 7474 Option 2, then Option 3

(From 1.2.26.)

www.sandwell.gov.uk/welfarerights

Help with options: 1 2 3 4 5 6

AGE UK

Information and advice for people 50+

0121 437 0033 | info@ageuksandwell.org.uk

www.ageuk.org.uk/sandwell

Help with options: 1 2 4 5 6

SANDWELL CONSORTIUM

Drop-in services across Sandwell

www.sandwellconsortium.co.uk/service/colt

Help with options: 1 2 3 4 5 6

BRUSHSTROKES COMMUNITY HELP

Strengthening and supporting refugees and migrants

Drop-in support on housing, benefits,
employment, immigration and family
support Mondays 10am to 3.30pm
253, High Street, Smethwick, B66 3NJ
0121 565 2234

Help with options: 1 2 3 4 6

SANDWELL COUNCIL

Income Management Service

Advice and support to council tenants
in rent arrears or financial hardship.
0121 737 5148 9am to 5.30pm Monday
to Thursday and 9am to 5pm Friday
www.sandwell.gov.uk/rentfirst

Help with options: 1 3

Other Support

Sandwell Consortium

Providing advice services on benefits, budgeting, energy, debt and employment

0121 533 2568

info@sandwellconsortium.co.uk

Community Welfare Advice Services (Appointments)

Venues across Sandwell

[www.sandwellconsortium.co.uk/
service/community-advice-services](http://www.sandwellconsortium.co.uk/service/community-advice-services)

Family Hubs

(Appointments)

Help specifically for families including challenging decisions and accessing one-off grants

[www.sandwellconsortium.co.uk/
service/advice-in-childrens-centres/](http://www.sandwellconsortium.co.uk/service/advice-in-childrens-centres/)

Black Country Mental Health Helpline

Urgent mental health helpline

NHS 111 Select Option 2

07860 025 281(text)

Other Support

Sandwell Council Support Help with the cost of living

[www.sandwell.gov.uk/
SupportingSandwell](http://www.sandwell.gov.uk/SupportingSandwell)

Sandwell Council Resilient Residents

Directory of support and services
[www.sandwell.gov.uk/
ResilientResidents](http://www.sandwell.gov.uk/ResilientResidents)

Budgeting Buddies

Face to face and telephone advice
for those struggling with energy bills
07724 311 172
[financialcapability@
citizensadviceandwell-walsall.org](mailto:financialcapability@citizensadviceandwell-walsall.org)

Illegal Money Lending Team

Providing advice and support to
residents who may have borrowed
money from an illegal lender
(also referred to as a loan shark)
0300 555 2222 24/7 helpline
07700 102773 WhatsApp message
(9am to 5pm Monday to Friday)
www.stoploansharks.co.uk

Healthy Start

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

0300 330 7010

www.healthystart.nhs.uk
healthy.start@nhsbsa.nhs.uk

Turn2us

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

StepChange

Free debt advice and money
management
0800 138 1111
www.stepchange.org

Act on Energy

Advice for those struggling with energy bills
0800 988 2881
www.actonenergy.org.uk

MoneyHelper

Support with debt, benefits, money
management and pensions
0800 138 7777 | www.moneyhelper.org.uk



Interactive version



www.worryingaboutmoney.co.uk/sandwell

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visiting www.bit.ly/moneyadvicefeedback

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