

# Worrying about money?

Support is available in Bath and North East Somerset



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 able to get crisis support through grants that do not have to be paid back and may be entitled to housing benefit, council tax support and discretionary housing payment.

**Find out more:**

[www.bathnes.gov.uk/apply-welfare-support](http://www.bathnes.gov.uk/apply-welfare-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 you manage things like your gas and electricity 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.

### 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.

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

### BATH AND NORTH EAST SOMERSET COUNCIL WELFARE SUPPORT

**Advice to access help and support through the Council**

01225 477 277

[welfare\\_support@bathnes.gov.uk](mailto:welfare_support@bathnes.gov.uk)

[www.bathnes.gov.uk/apply-welfare-support](http://www.bathnes.gov.uk/apply-welfare-support)

Help with options: 1 2

### CITIZENS ADVICE BANES

**Advice on benefits, debt, money, housing, employment and more**

0344 848 7919

0808 278 7897 (freephone)

[www.citizensadvicebanes.org.uk](http://www.citizensadvicebanes.org.uk)

Help with options: 1 2 3 4 5 6

### CLEAN SLATE

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

01225 302 200

[bath@cleanslateltd.co.uk](mailto:bath@cleanslateltd.co.uk)

[www.cleanslateltd.co.uk](http://www.cleanslateltd.co.uk)

Help with option: 2

### COMMUNITY WELLBEING HUB

**Wellbeing services including money, employment and skills support**

0300 247 0050

[communitywellbeinghub.co.uk](http://communitywellbeinghub.co.uk)

Help with options: 1 2 3 4 5 6

## Other Support

### Southside

*Expert Domestic Abuse support to both men and women*

01225 331 243

[enquiries@south-side.org.uk](mailto:enquiries@south-side.org.uk)

[south-side.org.uk/domestic-abuse-services](http://south-side.org.uk/domestic-abuse-services)

### Great Western Credit Union

*Offering fair and affordable loans and savings that also benefit your local community*

0117 924 7309

[info@gwcu.org.uk](mailto:info@gwcu.org.uk)

[www.greatwesterncu.org](http://www.greatwesterncu.org)

### Samaritans

*Support for mental health*

116 123 (freephone, 24/7)

[jo@samaritans.org](mailto:jo@samaritans.org) (24 hrs response time)

[www.samaritans.org](http://www.samaritans.org)

### Bath Mind

*Support for people in crisis or needing mental health and emotional support*

0808 175 1369 (freephone)

[admin@bathmind.org.uk](mailto:admin@bathmind.org.uk)

[www.bathmind.org.uk](http://www.bathmind.org.uk)

### Age UK Bath & North East Somerset

*Offering people in later life advice on benefits and income, social care, housing, legal issues and staying safe and warm at home*

01225 466 135 (Option 1)

[advice@ageukbanes.co.uk](mailto:advice@ageukbanes.co.uk)

[www.ageukbanes.co.uk](http://www.ageukbanes.co.uk)

### Turn2us

*Information on benefits and grants*

[www.turn2us.org.uk](http://www.turn2us.org.uk)

[www.benefits-calculator.turn2us.org.uk](http://www.benefits-calculator.turn2us.org.uk)

## Other Support

### The Carers Centre

*Offering carers financial guidance and help to make grant applications, alongside many other support options*

0800 038 8885

[support@banescarerscentre.org.uk](mailto:support@banescarerscentre.org.uk)

[www.banescarerscentre.org.uk](http://www.banescarerscentre.org.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 (Also available for people with NRPF)*

0300 330 7010

[healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)

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

### Future Bright

*Offering people on low incomes free coaching, training, advice and practical help to take control of your work and earnings*

0117 332 1500

[skillsconnect@westofengland-ca.gov.uk](mailto:skillsconnect@westofengland-ca.gov.uk)

[www.skillsconnect.org.uk/directory/future-bright-bath-and-north-east-somerset](http://www.skillsconnect.org.uk/directory/future-bright-bath-and-north-east-somerset)

### The Home Energy Team: Centre for Sustainable Energy (CSE)

*General advice on energy use in the home, staying warm and keeping on top of fuel bills*

0800 082 2234

[home.energy@cse.org.uk](mailto:home.energy@cse.org.uk)

[www.cse.org.uk/loveyourhome](http://www.cse.org.uk/loveyourhome)

### St John's Crisis Fund

*Funding support to individuals and families in Bath and North East Somerset who are struggling financially*

01225 486 400

[info@stjohnsbath.org.uk](mailto:info@stjohnsbath.org.uk)

[www.stjohnsbath.org.uk/what-we-do/funding-support/crisis-fund](http://www.stjohnsbath.org.uk/what-we-do/funding-support/crisis-fund)

### Housing Support

*Housing advice and support including those in private rented housing*

01225 396 296

[HousingOptions\\_AdviceTeam@bathnes.gov.uk](mailto:HousingOptions_AdviceTeam@bathnes.gov.uk)

[bathnes.gov.uk](http://bathnes.gov.uk)

[www.housingsupportgatewaybathnes.org.uk](http://www.housingsupportgatewaybathnes.org.uk)

### For support on social housing only

01225 396 118

[homesearch@bathnes.gov.uk](mailto:homesearch@bathnes.gov.uk)



Interactive version:



[www.worryingaboutmoney.co.uk/bath-and-north-east-somerset](http://www.worryingaboutmoney.co.uk/bath-and-north-east-somerset)

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Updated: 10/12/25