















	<h2>Are you worried about money or about being in debt?</h2>
	<p>There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.</p>
	<p>Here is some information on the ways to contact people for help and advice with your money problems if you live in Cornwall.</p>

<div data-bbox="161 338 472 584"> <p>housing support</p>  </div>	<p>Council tax and housing costs</p> <p>If you are finding it hard to pay your council tax or housing costs, you may be able to get housing benefit, or help to pay council tax.</p> <p>Contact Cornwall Council or Citizens Advice</p>
<div data-bbox="225 741 419 936"> <p>address and telephone</p>  </div>	<p>Cornwall Council</p> <p>Phone 0300 1234 121 (Choose option 2)</p> <p>Email – discretionaryaward@cornwall.gov.uk</p> <p>Website – www.cornwall.gov.uk/benefits-and-support</p>
<div data-bbox="209 1043 405 1238"> <p>address and telephone</p>  </div>	<p>Citizens Advice Cornwall</p> <p>Phone – 0808 812 7156</p> <p>Text – ADVICE DEBT to 78866</p> <p>Website – www.citizensadvicecornwall.org.uk</p>
<div data-bbox="193 1368 438 1610"> <p>problems</p>  </div>	<p>Making your money go further</p> <p>Anyone who is worried about money can get a free benefit check. This will make sure you are getting the right amount of money and get advice on other ways to save money. For example, cheaper gas or electricity or free school meals.</p> <p>Contact Citizens Advice</p>
<div data-bbox="225 1861 419 2040"> <p>address and telephone</p>  </div>	<p>Citizens Advice Cornwall</p> <p>Phone – 0808 812 7156</p> <p>Text – ADVICE to 78866</p>

	Website – www.citizensadvicecornwall.org.uk
money advice 	Debt advice <p>If you are in debt or owe money, you can get help and advice about ways to pay off your debts each month.</p> <p>Contact Citizens Advice or Christians Against Poverty</p>
address and telephone 	<p>Citizens Advice Cornwall</p> <p>Phone – 0808 812 7156</p> <p>Text – ADVICE to 78866</p> <p>Website – www.citizensadvicecornwall.org.uk</p>
address and telephone 	<p>Christians Against Poverty</p> <p>Phone – 0800 328 0006</p> <p>Website – www.capuk.org</p>
money advice 	<p>Benefit help</p> <p>If you have made a new claim for benefits you might be able to get money in advance to pay for things like rent or food. This money is a loan and must be paid be back. It will be taken from your benefits once they start, so make sure you talk to someone before you ask for an advance benefit payment.</p> <p>Contact Citizens Advice</p>
address and telephone 	<p>Citizens Advice Cornwall</p> <p>Phone – 0808 812 7156</p> <p>Text – ADVICE to 78866</p>

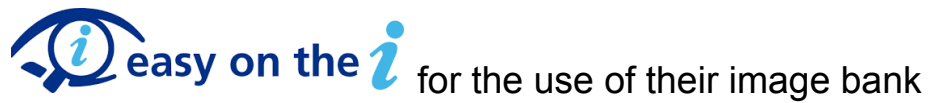
	Website – www.citizensadvicecornwall.org.uk
	<p>Hardship payment</p> <p>If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department for Work and Pensions). These payments are not made straight away and not everyone will be able to get one.</p> <p>Contact Citizens Advice</p>
	<p>Citizens Advice Cornwall</p> <p>Phone – 0808 812 7156 Text – ADVICE to 78866 Website – www.citizensadvicecornwall.org.uk</p>
	<p>If you get a hardship payment for Universal Credit you will need to pay this money back.</p> <p>If you get a hardship payment for Jobseeker's Allowance or Employment support allowance, you do not need to pay this money back.</p>
	<p>Challenge a decision</p> <p>You can challenge a decision about your benefits. This may be because they have been stopped or reduced. Or you have been refused benefits or told you have been overpaid. You will have to make this challenge within one month.</p> <p>Contact Cornwall Council or Citizens Advice</p>

	<p>Cornwall Council Phone 0300 1234 121 (Choose option 2) Email – discretionaryaward@cornwall.gov.uk Website – www.cornwall.gov.uk/benefits-and-support</p>
	<p>Citizens Advice Cornwall Phone – 0808 812 7156 Text – ADVICE to 78866 Website – www.citizensadvicecornwall.org.uk</p>
	<p>For help if at risk of homelessness Contact – Cornwall Council Housing Options Phone - 0300 1234 161 Email – info@cornwallhousing.org.uk Website – www.cornwallhousing.org.uk</p>
	<p>Advice line for support on homelessness issues Contact – St Petrocs Phone – 01872 264 153 Website – www.stpetrocs.org.uk</p>
	<p>Advice on rights and entitlements with practical support for people with a long-term condition, disability and families Contact – DisAbility Cornwall & Isles of Scilly Phone – 01736 759 500 Website – www.disabilitycornwall.org.uk</p>

<p>address and telephone</p> 	<p>Support for people who have been affected by domestic abuse and sexual violence</p> <p>Contact – First Light Phone – 0300 777 4777 Website – www.firstlight.org.uk</p>
<p>address and telephone</p> 	<p>Offers and affordable, flexible loans and saving schemes</p> <p>Contact – Kernow Credit Union Phone – 01209 314 449 Website – www.kernowcreditunion.co.uk</p>
<p>address and telephone</p> 	<p>Offer support to people living with mental health and emotional difficulties</p> <p>Contact – Pentreath Ltd Phone – 01726 862 727 Email – pentreath@pentreath.co.uk Website – www.pentreath.co.uk</p>
<p>address and telephone</p> 	<p>Information, advice and helpline services for older people, their families and carers</p> <p>Contact – Age UK Cornwall & The Isles of Scilly Phone – 01872 266 383 Website – www.ageuk.org.uk/cornwall</p>
<p>address and telephone</p> 	<p>Benefits and financial advice support for single parent families</p> <p>Contact – Gingerbread Phone – 0808 802 0925 Website – www.gingerbread.org.uk</p>

<p>address and telephone</p> 	<p>Debt charity offering free debt advice and money management</p> <p>Contact – StepChange</p> <p>Phone – 0800 138 1111</p> <p>Website – www.stepchange.org</p>
<p>address and telephone</p> 	<p>For help to buy to fruit, vegetables and milk if you are pregnant or have a child under 4 years of age and are on a low income.</p> <p>Contact – Healthy Start</p> <p>Phone – 0345 607 6823</p> <p>Email – healthy.start@nhsbsa.nhs.uk</p> <p>Apply on the internet – www.healthystart.nhs.uk</p>
<p>address and telephone</p> 	<p>For information and help with money</p> <p>Contact – Turn2us</p> <p>Website – www.turn2us.org.uk</p>

With thanks to



Exclusively Inclusive for making this information in Easy Read



Adapted from the Craven Easy Read leaflet by the Independent Food Aid Network

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations at the top of this leaflet.

You can access the Worrying about Money leaflets at
www.foodaidnetwork.org.uk/cash-first-leaflets

This information was last updated on 30/11/2025