

Step 1: What's the problem?

I suddenly have no money

- 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

- 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 Cheshire East Council. All schemes will depend on your current circumstances.

Find out more at:
www.cheshireeast.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 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?

Each of these services offer free and confidential advice

Citizens Advice

Advice on debt, benefits, employment, housing, work and more

0808 812 6186

www.citizensadvicece.org.uk

www.citizensadvice.org.uk (24/7 self-help)

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

Christians Against Poverty Cheshire East

Debt advice, ongoing debt support and money management courses

0800 328 0006

www.capuk.org

Help with option: **3**

Pennysmart CIC

Budgeting, benefits and regulated debt advice including casework support across Cheshire

0300 365 1210

advice@pennysmart.org.uk

www.pennysmart.org.uk

Help with options: **2 3**

AgeUK Cheshire East

Advice and support for older people in Cheshire East

01625 612 958

enquiries@ageukce.org

www.ageuk.org.uk/cheshireeast

Help with options: **1 2**

Updated on 16/02/26

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

Other Support

Jubilee Job Club

Support budgeting and finding employment

01260 297 961

www.nlchurch.org.uk/job-club

Wishing Well

Support for the health and wellbeing of the

Cheshire East Community

01270 256 919

www.wishingwellproject.co.uk

My CWA (Cheshire Without Abuse)

Support for families affected by domestic violence

0300 123 5101

www.mycwa.org.uk

MoneyHelper

Advice to help improve your finances

0800 138 7777

www.moneyhelper.org.uk

Urgent Mental Health Helpline

24/7 urgent mental health helpline for all ages

0800 145 6485

www.cwp.nhs.uk/crisis

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

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 | healthy.start@nhsbsa.nhs.uk

www.healthystart.nhs.uk

Interactive version:



www.worryingaboutmoney.co.uk/cheshire-east

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 Cheshire East



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