

Worrying about money?

Support is available in Babergh



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Struggling with the rising cost of energy
- 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

- I can't top up my prepayment meter
- Deciding between food, fuel, rent or 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 Benefit, Discretionary Housing Payments and Council Tax Support. Find out more at: www.babergh.gov.uk/benefits

You may be eligible for financial help with everyday costs through the Suffolk Local Welfare Assistance Scheme. To apply please visit www.suffolk.gov.uk and search for Local Welfare Assistance

If you are a tenant and struggling to afford your housing costs, you could be eligible for support through Babergh and Mid Suffolk District Councils' Household Support Fund. For more information and to apply please visit www.babergh.gov.uk/w/household-support-fund or call us on 0300 123 4000, option 7.

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 with managing gas and electricity bills 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 struggling for money 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. If there are deductions to your benefits, you may be able to ask that these are reduced.

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

CITIZENS ADVICE

Advice on debt, benefits, employment, housing, income maximisation and more

Sudbury and District

01787 321 400

www.sudburycab.org.uk

Mid Suffolk

01449 676 060

www.midsuffolkcab.org.uk

West Suffolk

0808 278 7868

www.suffolkwestcab.org.uk

Ipswich

0808 278 7867

www.citizensadviceipswich.org.uk

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

ANGLIA CARE TRUST

Advice for debt, benefits and other issues, as well as drug and alcohol recovery support

01473 622 888

www.angliacaretrust.org.uk

admin@angliacaretrust.org.uk

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

Other Support

Cost of Living Support in Babergh
Information to help you deal with the cost of living

www.babergh.gov.uk/cost-of-living

Warm Homes Suffolk

Help to access government grants to improve the energy efficiency of your home

03456 037 686

www.warmhomessuffolk.org

Contact via the website

Number 72

Advice on budgeting and community support

01787 310 610 | info@number72.net

www.number72.net

Suffolk Libraries

Signposting advice, guidance, help and resources across a range of subjects, plus free services and activities

www.suffolkcommunitylibraries.co.uk

Suffolk Infolink

Activities, services and events across Suffolk

infolink.suffolk.gov.uk/costofliving

Rural Coffee Caravan

Connecting rural communities to support and information in their area

01284 663 472

info@ruralcoffeecaravan.org.uk

www.ruralcoffeecaravan.org.uk

Other Support

Suffolk User Forum

User led mental health and emotional wellbeing support

01473 907 087 | www.suffolkuserforum.co.uk
hello@suffolkuserforum.co.uk

Turning Point

Help with drug and alcohol recovery

0300 123 0872 | www.turning-point.co.uk

Suffolk Refugee Support

Advice and assistance for refugees and asylum seekers

01473 400 785 | www.suffolkrefugee.org.uk

Healthy Start

For milk, fruit and vegetables if you're on a low income and 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
benefits-calculator.turn2us.org.uk

StepChange

Free debt advice and money management

0800 138 1111 | www.stepchange.org

Shelter

Free housing advice

0808 800 4444 | england.shelter.org.uk

Wellbeing Suffolk (NHS Suffolk Talking Therapies)

Free mental health support for people in Suffolk (aged 16 and over)

0300 123 1503

www.wellbeingnands.co.uk/suffolk

Suffolk Domestic Abuse Helpline

Support for those facing domestic abuse

0800 977 5690 | www.suffolkdahelpline.org.uk

Home Start in Suffolk

Support for families with children under 12 through their toughest times

01473 621 104 | www.homestartinsuffolk.org
headoffice@homestartinsuffolk.org

Suffolk Law Centre

Legal representation and advice on benefits, housing, immigration, discrimination and more

01473 408 111 | www.suffolklawcentre.org.uk
office@suffolklawcentre.org.uk

GYROS

Advice on immigration, rights in the UK, EUSS, housing, benefits, debt, employment and more

01493 745 260 | Contact via the website
www.gyros.org.uk



Interactive version:



www.worryingaboutmoney.co.uk/babergh

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

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