

Worrying about money?

Support is available in Staffordshire Moorlands



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 Housing Benefit, Discretionary Housing Payments and Council Tax Reductions from Staffordshire Moorlands District Council. All schemes will depend on your current circumstances.

Find out more at: www.staffsmoorlands.gov.uk/Benefits

You may be entitled to Council Tax discounts or exemptions.

Find out more at: www.staffsmoorlands.gov.uk/discounts_exemptions

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 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 Jobseekers 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? Other Support

Citizens Advice Staffordshire North and Stoke-on-Trent

Help with debt and budgeting worries

0808 278 7876 (general/benefits/housing)

01782 408 625 (debt)

01782 408 685 (financial capacity)

pmw@casns.org.uk

advice@casns.org.uk

moneyadvice@casns.org.uk (debt)

www.snsCab.org.uk

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

Staffordshire Moorlands District Council: Cost of Living Hub

Advice on where to get help with the cost of living

0345 605 3010

www.staffsmoorlands.gov.uk/CostOfLivingHub

Staffordshire Moorlands District Council: Housing Advice and Homelessness

Support with homelessness or those at risk of homelessness

0345 605 3010

www.staffsmoorlands.gov.uk/Housing

Brighter Futures

Help with mental health, homelessness, and more

0808 800 2234 (Staffordshire Mental Health Helpline)

staffordshire.helpline@brighter-futures.org.uk

www.brighter-futures.org.uk

Other Support

Your Housing Group

Tenant support

0345 345 0272

www.yourhousinggroup.co.uk

SMDAS Refuge

Safe accommodation services

lighthouse@findtheglow.org.uk

www.findtheglow.org.uk

New Era

Help to all those affected by domestic abuse

0300 303 3778

www.victimsupport.org.uk/resources/new-era-staffordshire-and-stoke-trent

North Staffs Mind

Mental health support, advice and counselling

01782 262 100 | reception@nsmind.org.uk

www.nsmind.org.uk

Beat the Cold

Help for those who live in, or are at risk of fuel poverty

01782 914 915 | www.beatcold.org.uk

Green Doctor

Help for UK residents to stay warm, stay well, and save money on household bills

www.groundwork.org.uk/greendoctor

Residential Energy Services

Support to help heat your home more efficiently

0333 444 1265

enquiries@residentialenergyservices.co.uk

www.residentialenergyservices.co.uk

Your Housing Group Work Clubs

Access support on – getting a job, volunteering and training

07766 991 305

louise.harley@yourhousinggroup.co.uk

Other Support

Severn Trent

Help and advice to make bills more affordable

www.stwater.co.uk

Stop Loan Sharks

Investigates and prosecutes illegal money lenders and provides support for borrowers

0300 555 2222

reportaloanshark@stoploansharks.gov.uk

www.stoploansharks.co.uk

Turn2us

Information on benefits and grants

www.turn2us.org.uk

www.benefits-calculator.turn2us.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

0300 330 7010

healthy.start@nhsbsa.nhs.uk

www.healthystart.nhs.uk

For Migrants with No Recourse to Public Funds (NRPF)

Asha

Support and promotion of social inclusion for asylum seekers and refugees

www.asha-uk.org

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | www.project17.org.uk

Migrant Help

Advice and guidance to assist asylum seekers in the UK

0808 8010 503 | www.migranthelpuk.org



Interactive version:



[www.worryingaboutmoney.co.uk/
staffordshire-moorlands](http://www.worryingaboutmoney.co.uk/staffordshire-moorlands)

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