

## 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**.

All schemes will depend on your current circumstances. **To find out more, scan the QR code or visit:**



[www.cheshirewestandchester.gov.uk/residents/benefits-and-welfare-help/cost-of-living](http://www.cheshirewestandchester.gov.uk/residents/benefits-and-welfare-help/cost-of-living)

### 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 your 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 Universal Credit 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. Universal Credit 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 Cheshire West

Advice on debt, benefits, employment, housing and more

For advice: [www.advicebyemail.org.uk](http://www.advicebyemail.org.uk)  
0808 278 7806 | [www.citizensadvicecw.org.uk](http://www.citizensadvicecw.org.uk)

Free phone community access points:  
[www.citizensadvicecw.org.uk/community-access-points](http://www.citizensadvicecw.org.uk/community-access-points)

Help with options: 1 2 3 4 5 6

### Pennysmart CIC

Budgeting, benefits and regulated debt advice including casework support across Cheshire  
01244 651 210 | [advice@pennysmart.org.uk](mailto:advice@pennysmart.org.uk)  
[www.pennysmart.org.uk](http://www.pennysmart.org.uk)

Help with options: 2 3

### CMA St Mark's Debt Advice Chester

Debt management, 1:1 budgeting sessions and benefits advice across Chester and surrounding areas  
07473 952 835 (available for text and WhatsApp)  
[debtadvice@stmarkssaltney.org.uk](mailto:debtadvice@stmarkssaltney.org.uk)  
[www.stmarkssaltney.org.uk/debt-advice-centre](http://www.stmarkssaltney.org.uk/debt-advice-centre)

Help with options: 2 3

### Dial West Cheshire

Advice and support on benefits for disabled people  
01244 345 655 | [contactus@dialwestcheshire.org.uk](mailto:contactus@dialwestcheshire.org.uk)  
[www.dialwestcheshire.org.uk](http://www.dialwestcheshire.org.uk)

Help with options: 1 2 3 4 5 6

Interactive version:



[www.worryingaboutmoney.co.uk/cheshire-west-and-chester](http://www.worryingaboutmoney.co.uk/cheshire-west-and-chester)

## Other Support

### Cheshire West and Chester Council Help Scheme

Help if you are facing a crisis  
0808 1753 599  
[www.cheshirewestandchester.gov.uk/help-scheme](http://www.cheshirewestandchester.gov.uk/help-scheme)

### Koala NW

Practical and wellbeing support for families  
0151 608 8288 | [admin@koalanw.co.uk](mailto:admin@koalanw.co.uk)  
[www.koalanw.co.uk](http://www.koalanw.co.uk)

### Chapter Mental Health

Support for mental health and wellbeing  
01244 344 409 | [info@chaptermentalhealth.org](mailto:info@chaptermentalhealth.org)  
[www.chaptermentalhealth.org](http://www.chaptermentalhealth.org)

### CHAWREC

Support for refugees, asylum seekers and people whose first language is not English  
01244 400 730 | [www.chawrec.org.uk](http://www.chawrec.org.uk)

### West Cheshire Credit Union

Affordable and flexible loans  
01244 399 006 | [info@wccu.co.uk](mailto:info@wccu.co.uk)  
[www.wccu.co.uk](http://www.wccu.co.uk)

### Tomorrow's Women

Targeted interventions, courses, support and activities for women with a range of issues  
01244 906 494 | [admin@tomorrowswomen.org.uk](mailto:admin@tomorrowswomen.org.uk)

### Rape and Sexual Abuse Support Centre

Support, advice and information to people affected by rape/sexual abuse

0330 363 0063 | [www.rapecentre.org.uk](http://www.rapecentre.org.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)

### 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. Apply online:  
0300 330 7010 | [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

# Worrying About Money?

Financial 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 West and Chester



Supported by



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