

Worrying about money?

Support is available
in Chesterfield



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 arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- 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 a decision

See options 1 4

Step 2: What are some options?

1 Crisis Payments and Help with Rent and Council Tax

DERBYSHIRE COUNTY COUNCIL – The **Derbyshire Discretionary Fund (DDF)** can provide crisis payments if people are in urgent need of financial help following a crisis or disaster as well as other grants if people need help to settle or remain in their home. See details in Step 3.

CHESTERFIELD BOROUGH COUNCIL – People on low incomes may be eligible for **Council Tax Reductions and Discretionary Housing Payments** from Chesterfield Borough Council. **Housing Benefit** is for people of pension age and people living in supported or temporary accommodation. Most working people should claim housing costs through Universal Credit.

It is important to contact Chesterfield Borough Council as soon as you start to have difficulties making your rent or Council Tax payments so support can be put in place. You can also get independent advice from organisations listed in Step 3.

Find out more at:

www.chesterfield.gov.uk/benefits-and-advice

www.chesterfield.gov.uk/council-tax-and-business-rates/council-tax/discounts-exemptions-and-reductions

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.

Step 3: Where can I get help?

DERBYSHIRE COUNTY COUNCIL WELFARE RIGHTS TEAM

Advice on benefits, council support and challenging decisions

01629 531 535

welfarebenefits@derbyshire.gov.uk

www.derbyshire.gov.uk/welfarebenefits

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

CITIZENS ADVICE DERBYSHIRE DISTRICTS

Advice on benefits, debt, housing and more

0808 278 7954

www.citizensadvicederbyshiredistricts.org.uk

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

MARCHES ENERGY AGENCY

Help with energy bills and switching tariffs

0800 677 1307 | advice@mea.org.uk

www.mea.org.uk

Help with option: **2**

DERBYSHIRE LAW CENTRE

Advice on issues relating to housing, debt, immigration or employment

01246 550 674 | 0800 707 6990

www.derbyshirelawcentre.org.uk

Help with option: **3**

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.

Other Support

Derbyshire County Council Cost of Living Support

Information on help with the cost of living
www.derbyshire.gov.uk/costofliving

Elm Foundation

Helping people break free from domestic abuse

0800 019 8668 (Mon - Fri, 8am - 7pm)

Text: 07534 617 252

derbyshiredahelpline@theelmfoundation.org.uk
www.theelmfoundation.org.uk

Rural Action Derbyshire

Support available for those in rural areas including fuel and rural hardship
www.ruralactionderbyshire.org.uk

DERBYSHIRE DISCRETIONARY FUND

Crisis payments and grants available to residents of Chesterfield

01629 533 399

Find out more and apply online:

www.derbyshire.gov.uk/discretionaryfund

Other Support

Derbyshire Mental Health Helpline

Available for those experiencing distress, 24/7
0800 028 0077
www.derbyshirehealthcareft.nhs.uk/services/helpline-and-support-service

WORTH - Women on the Road To Healing

Providing long-term support for women and children who have experienced domestic abuse
01246 205641 | 07796 904 128
contact@worth-charity.co.uk
www.worth-charity.co.uk

East Midlands Gambling Harms Service

Specialist treatment and help for people and anyone else impacted by gambling
0300 013 2330
dhcft.emgamblingharms@nhs.net
www.eastmidlandsgambling.nhs.uk/about-us

Derbyshire Low-Level Support Service

Helping people maintain independence and wellbeing at home with practical support on benefits, rent, council tax, energy, and budgets
01283 817 416 | lowlevelsupport@sdcvs.org.uk
derbyshirelowlevelsupport.com

Affordable Credit and Credit Unions

Flexible savings options and affordable loans
affordable.credit@derbyshire.gov.uk
www.derbyshire.gov.uk/creditunions

Turn2us

Information on benefits and grants
www.turn2us.org.uk
www.benefits-calculator.turn2us.org.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

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

StepChange

Free debt advice and money management
0800 138 1111 | www.stepchange.org



Interactive version:



www.worryingaboutmoney.co.uk/chesterfield

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