

Worrying about money?

Support is available
in High Peak



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 Crisis Payments and Council Support Schemes

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 by Step 3.

HIGH PEAK BOROUGH COUNCIL – People on low incomes may be eligible for **Council Tax Reductions, Housing Benefits** and **Discretionary Housing Payments** from High Peak Borough Council. Find out more at: www.highpeak.gov.uk/benefits

You may be entitled to Council Tax discounts or exemptions. Find out more at: www.highpeak.gov.uk/discounts_exemptions

2 Maximise Your Income

Anyone who is struggling financially can get a financial check and speak to an advisor for free and confidential advice. A financial 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, free prescriptions, and free dental treatment.

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? For free and confidential advice

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

CHRISTIANS AGAINST POVERTY

Debt advice and money management courses in New Mills, Glossop, Buxton and others
0800 328 0006 | contact@capuk.org
www.capuk.org

Help with option: 3

ZINK ADVICE

Help and support with money issues
01298 214 926 | emma@zink.org.uk
www.zink.org.uk

Help with options: 1 2

MARCHES ENERGY ADVICE

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 options: 1 3 6

Housing Associations may also have advisors available to support their tenants

Other Support

High Peak Borough Council

Help for anyone who may be homeless or at risk of homelessness
Make an enquiry via online enquiry form
www.highpeak.gov.uk/homeless
0345 129 7777
homeless.enquiries@highpeak.gov.uk

Derbyshire County Council Cost of Living Support

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

Derbyshire Carers Association

Provides support, advice, and advocacy for unpaid Carers across Derbyshire
01773 833 833 | info@derbyshirecarers.co.uk
www.derbyshirecarers.co.uk

DERBYSHIRE DISCRETIONARY FUND

Crisis payments and grants available to residents of High Peak
01629 533 399
Find out more and apply online:
www.derbyshire.gov.uk/discretionaryfund

Samaritans of High Peak and Buxton

116 123 - 24 hours a day/365 days a year
jo@samaritans.org
www.samaritans.org/branches/buxton

Crossroads Derbyshire

Helping people break free from domestic abuse
01457 856 675
admin@crossroadsderbyshire.org
www.crossroadsderbyshire.org

Derbyshire Domestic Abuse

Support for people at risk of abuse
08000 198 668 In an emergency, call 999
Text: 07534 617252
derbyshiredahelpline@theelmfoundation.org.uk

Derbyshire Recovery and Peer Support Service

Support for those affected by mental health issues
01773 734 989
derbyshirerecoverypeersupportservice@rethink.org

Other Support

The Bureau

Glossop's health and wellbeing charity
01457 865 722 | info@the-bureau.org.uk
www.the-bureau.org.uk

Derbyshire Mental Health

Helpline and support service
0800 028 0077 open 24/7

Rural Action Derbyshire

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

Affordable Credit and Credit Unions

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

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

Age UK

Support and advice for older people, their families and carers
0800 055 6112 | www.ageuk.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@nhsbas.nhs.uk
www.healthystart.nhs.uk

Turn2us

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

Gingerbread

Support for single parents
0808 802 0925 | www.gingerbread.org.uk



Interactive version:



www.worryingaboutmoney.co.uk/high-peak

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

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