

# Worrying About Money?

Follow these steps to find available financial advice and support in Plymouth



## 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
- 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 access housing benefit, council tax support and discretionary housing payment from the council. You may also be eligible for a support grant to help you stay in the community and an exceptional hardship payment if already accessing council tax support. This will depend on your current circumstance.

You can find out more at:  
[www.plymouth.gov.uk/benefitsandgrants](http://www.plymouth.gov.uk/benefitsandgrants)

### 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.

### 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 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?

Each of these services offer free and confidential advice

**Citizens Advice Plymouth**  
Advice on benefits, debt, housing and more  
0808 278 7910 (advice queries)  
0800 240 4420 (national debtline)  
[www.citizensadviceplymouth.org.uk](http://www.citizensadviceplymouth.org.uk)

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

**Homemaker Southwest**  
Debt advice charity offering benefits and debt advice  
01752 208 126 | [www.homemakersw.org.uk](http://www.homemakersw.org.uk)

Help with options: **1 2 3**

**Path (Plymouth Access to Housing)**  
Housing and renting support for those vulnerable to homelessness  
01752 255 889 | [www.pathdevon.org](http://www.pathdevon.org)

Help with options: **2 3**

**Salvation Army**  
Debt advice service covering all of Plymouth  
01752 643 955  
[plymouthdas@salvationarmy.org.uk](mailto:plymouthdas@salvationarmy.org.uk)

Help with options: **3**

**Christians Against Poverty**  
Debt counselling charity with two centres in Plymouth  
0800 328 0006 (freephone) | [www.capuk.org](http://www.capuk.org)

Help with options: **3**

## Other Support

**Shekinah**  
Homeless/housing support  
01752 203 480  
[www.shekinah.co.uk](http://www.shekinah.co.uk)

**Debt Advice Foundation**  
Specialist debt advice  
0800 043 4050  
[www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

**Plymouth Energy Community**  
Energy advice and support  
01752 477 117  
[plymouthenergycommunity.com](http://plymouthenergycommunity.com)

**Healthy Start**  
To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

**Stop Loan Sharks**  
Help with illegal money lenders  
0300 555 2222  
0770 010 2773 (WhatsApp)  
[www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)

**Turn2us**  
Information on benefits and grants  
[www.turn2us.org.uk](http://www.turn2us.org.uk)

**Devon & Cornwall Refugee Support**  
Advice to asylum seekers  
0800 456 1210  
[www.dcrs-plymouth.org.uk](http://www.dcrs-plymouth.org.uk)