

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 eligible for **housing benefits, council tax support and discretionary housing payments** from the council. This will depend on your current circumstances.

www.dudley.gov.uk/residents/benefits

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 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 with these options?

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Each of these services offer free and confidential advice

Citizens Advice

Dudley & Wolverhampton

Advice on housing, employment, benefits, or debts issues

0808 278 7919 | www.citizensadvisedudley.org

Debt Helpline: 07799 070 595

Help with options: 1 2 3 4 5 6

CHADD

Housing options for people who need support to enable them to live in the community

01384 456 465 | www.chadd.org.uk

Help with option: 3

Dudley Energy Advice Line D.E.A.L:

Advice on staying warm and well at home, managing energy costs and support in a crisis

01384 817 086 | winterwarmth@dudley.gov.uk
www.dudley.gov.uk

Help with options: 2 3 4 6

Other Support

Dudley Council (Online Directory)

Directory of support and services

www.dudleyci.co.uk

www.dudley.gov.uk/cost-of-living

Other Support (cont)

Wolverhampton City Credit Union

Affordable loans and savings

01902 572 340 | contactus@wccul.co.uk

www.wccul.co.uk

Just Straight Talk

Practical help and motivation

01902 256 744 | www.juststraighttalk.org

Age Concern Stourbridge & Halesowen

Advice and information for older people (50+), their families and carers

01384 390 065

MoneyHelper

Support with debt, benefits, money management and pensions

0800 138 7777 | www.moneyhelper.org.uk

StepChange

Free debt advice and money management

0800 138 1111 | www.stepchange.org

Turn2Us

Information on benefits and grants

www.turn2us.org.uk

benefit.calculator.turn2us.org.uk

Helpline (if no internet access)

0808 802 2000

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 | www.healthystart.nhs.uk

healthy.start@nhsbsa.nhs.uk

Migrant Help

Support for refugees, asylum seekers and people with NRPF

0808 8010 503 | info@migranthelpuk.org

www.migranthelpuk.org

Digital Version



www.worryingaboutmoney.co.uk/dudley

Updated on 21/01/26

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

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 Dudley



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AGEconcern
Stourbridge & Halesowen @ The Elton Centre