

## 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/low 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 Benefit, Council Tax Support** (and **Exceptional Relief**), and **Discretionary Housing Payments** from the council. These awards are discretionary and will depend on your current circumstances.

#### Find out more at:

[www.hartlepool.gov.uk/info/20127/benefits\\_and\\_grants/1106/](http://www.hartlepool.gov.uk/info/20127/benefits_and_grants/1106/)

### 2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an adviser 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 with managing gas and electricity bills and **make sure you're not missing out** on things like charitable 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 Job Seekers 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 Hartlepool

Advice on benefits, debt, money, housing & more

01429 408 401

[www.citizensadvicehartlepool.org.uk](http://www.citizensadvicehartlepool.org.uk)

Help with options: ① ② ③ ④ ⑤ ⑥

### Advice@Hart

Advice and support on benefits as well as home visits and tribunal representation

01429 748 010 | [info@advice-at-hart.co.uk](mailto:info@advice-at-hart.co.uk)

[www.advice-at-hart.co.uk](http://www.advice-at-hart.co.uk)

Help with options: ① ② ④ ⑤ ⑥

### West View Advice and Resource Centre

Help and support with housing, employment, debt and benefits

01429 271 275 | [www.wvarc30.org.uk](http://www.wvarc30.org.uk)

Help with options: ① ② ③ ④ ⑤ ⑥

### Age UK Teesside

Information, advice and helpline services for older people, their families and carers

01642 805 500 | 07921 464 127

[angela.brough@ageukteesside.org.uk](mailto:angela.brough@ageukteesside.org.uk)

[www.ageuk.org.uk/teesside/](http://www.ageuk.org.uk/teesside/)

Help with options: ① ② ⑥

### Christians Against Poverty

Free debt counselling service

0800 328 0006 | [www.capuk.org](http://www.capuk.org)

Help with option: ③

## Other Support

### Housing Advice Team

Housing advice for private and council tenants as well as people facing homelessness

01429 284 313

[HousingAdviceTeam@hartlepool.gov.uk](mailto:HousingAdviceTeam@hartlepool.gov.uk)

[www.hartlepool.gov.uk/info/20193/](http://www.hartlepool.gov.uk/info/20193/)

Feedback? Share your experience of using this guide by visiting: [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

## Other Support

### Hartlepool Borough Council - Local Welfare Support

Provides help for residents who have experienced a crisis or disaster

01429 806 895 | [welfaresupport@hartlepool.gov.uk](mailto:welfaresupport@hartlepool.gov.uk)

[www.hartlepool.gov.uk/info/20127/benefits\\_and\\_grants/473/](http://www.hartlepool.gov.uk/info/20127/benefits_and_grants/473/)

### Hartlepool Now - Money Matters

Information and advice to consider when making financial decisions

[www.hartlepoolnow.co.uk/moneymatters](http://www.hartlepoolnow.co.uk/moneymatters)

### StepChange

Free debt advice and money management

0800 138 1111 (freephone) | [www.stepchange.org](http://www.stepchange.org)

### Turn2Us

Information and financial support to help people get back on track

0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)

### Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4

0345 607 6823 | [healthystartclaim@dhsc.gov.uk](mailto:healthystartclaim@dhsc.gov.uk)

[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

### Harbour

Help and support for people suffering from domestic abuse

0300 020 2525 | [info@myharbour.org.uk](mailto:info@myharbour.org.uk)

[www.myharbour.org.uk](http://www.myharbour.org.uk)

### Let's Connect

Involving individuals and communities in mental health support and wellbeing

01429 269 303

[information@letsconnect-eng.co.uk](mailto:information@letsconnect-eng.co.uk)

[www.letsconnect-eng.co.uk](http://www.letsconnect-eng.co.uk)

Digital version:



[www.worryingaboutmoney.co.uk/hartlepool](http://www.worryingaboutmoney.co.uk/hartlepool)

Translations of this leaflet are available upon request

Updated on 27/09/22

# 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 Hartlepool



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