

Worrying about money?

Support is available in Plymouth



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 option **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 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 circumstances. You can find out more at: 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 you find cheaper deals on things like gas and electricity 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 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?

CITIZENS ADVICE PLYMOUTH

Provide advice on benefits, debt, housing and more

0808 278 7910 (advice queries)
01752 982 880 (debt telephone drop in)
www.citizensadviceplymouth.org.uk

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

MONEY ADVICE PLYMOUTH

Debt advice charity offering benefits and debt advice

01752 208 126
www.moneyadviceplymouth.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

Help with options: **2 3**

SALVATION ARMY

Debt advice service covering all of Plymouth

01752 643 955
plymouthdas@salvationarmy.org.uk

Help with options: **3**

PLYMOUTH FOCUS ADVICE CENTRE

Independent debt advice, dealing with creditors, help with form filling, benefits and tax credits

01752 669 785
www.plymouthfocus.co.uk

Help with options: **1 2 3**

CHRISTIANS AGAINST POVERTY

Debt counselling charity with two centres in Plymouth

0800 328 0006 (freephone)
www.capuk.org

Help with options: **3**

Other Support

SHEKINAH

Drop-in centre for homeless & vulnerable people helping with housing and benefit support

01752 203 480
www.shekinah.co.uk

PLYMOUTH ENERGY COMMUNITY

Advice and practical support on energy bills, financial savings and more

01752 477 117
www.plymouthenergycommunity.com

STEP CHANGE

Expert debt advice and money guidance

0800 138 1111 (freephone)
www.stepchange.org

TURN2US

Information & financial support to get back on track, including benefits calculator and available grants

0800 802 2000 (freephone) | www.turn2us.org.uk
benefits-calculator-2.turn2us.org.uk

DEBT ADVICE FOUNDATION

Specialist debt charity offering advice on any aspect of debt

0800 043 4050 (freephone)
www.debtadvicefoundation.org

NATIONAL DEBT LINE

Free and independent debt advice over the phone and online

0808 808 4000 (freephone)
www.nationaldebtline.org

MONEY HELPER

Advice to help improve your finances

0800 138 7777 (freephone)
www.moneyhelper.org.uk

LIVEWELL SOUTHWEST FIRST RESPONSE

24 hour helpline for anyone in Plymouth experiencing a mental health crisis

0800 923 9323
www.livewellsouthwest.co.uk/inpatient-mental-health-neurology/first-response-24-7-helpline

Other Support

Age UK Plymouth

Support and advice for older people, their families, and carers

01752 256 020

www.ageuk.org.uk/plymouth

Plymouth Hope

Fostering social and community cohesion among different migrant communities through services that reduce isolation and improve mental and physical well-being

01752 289 071 | info@plymouthhope.org.uk

www.plymouthhope.com

Shelter

Free housing advice

0808 800 4444 (freephone)

england.shelter.org.uk

Salvation Army Modern Slavery Help Line
Specialist support for all adult victims of modern slavery

0800 808 3733 (freephone)

www.salvationarmy.org.uk/modern-slavery

Healthy Start Vouchers

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

Apply online: www.healthystart.nhs.uk

City of Plymouth Credit Union

Savings and low-cost loans at affordable rates

01752 201 329 | contact@cpcu.co.uk

www.cpcu.co.uk

For Migrants, Asylum Seekers and Refugees

British Red Cross Refugee Support

Emergency support and advice for refugees, asylum seekers and other vulnerable migrants

01752 831 619 (Plymouth)

plymouthrefugeesupport@redcross.org.uk

redcross.org.uk/get-help/get-help-as-a-refugee

Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

Devon & Cornwall Refugee Support

Specialist, impartial advice to asylum seekers in Devon and Cornwall

0800 456 1210 (freephone)

hub@dcrs-plymouth.org

dcrs-plymouth.org

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have No Recourse to Public Funds (NRPF)

07963 509 044 | www.project17.org.uk

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 14/03/22.

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback



Digital Version:
www.worryingaboutmoney.co.uk
[/plymouth](https://plymouth)