

## 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 option **2**

### I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Payday loans
- 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 get **housing benefit** and **council tax support** from the council.

This will depend in your current circumstances and you can find out more at:

[www.sheffield.gov.uk/home/benefits](http://www.sheffield.gov.uk/home/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 **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 with these options?

## Step 3: Where can I get help?

Each of these services offer free and confidential advice

### Sheffield Council

Find out about which benefits or short-term grants you may be eligible for

0114 273 4567

0114 293 0000 (council tenants only)

[www.sheffield.gov.uk/home/benefits](http://www.sheffield.gov.uk/home/benefits)

Help with option: ①

### Citizens Advice Sheffield

Advice on benefits, debt, housing and more

0808 278 7820 (freephone) | 07869 026 284 (text)

[getintouch@citizensadvicesheffield.org.uk](mailto:getintouch@citizensadvicesheffield.org.uk)

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

Help with options: ① ② ③ ④ ⑤ ⑥

### Christians Against Poverty (Sheffield)

Debt advice and ongoing support for those with problem debt

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

Help with option: ③

### Zest Advice Sessions

Advice on welfare, benefits, tax credits, employment and training (support for mental health and wellbeing)

0114 270 2042

[www.zestcommunity.co.uk](http://www.zestcommunity.co.uk)

Help with option: ② ⑥

### Firvale Community Hub

Advice on benefits, housing and more

0114 261 9130

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

Help with option: ②

Updated on 17/06/21

## Other Support

### St. Wilfrid's Centre

Provide advice and advocacy to adults who are homeless and vulnerable to homelessness

0114 255 5720 | [www.stwilfridscentre.org](http://www.stwilfridscentre.org)

### Age UK

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

0114 250 2850

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

### Shelter

Free housing advice

0808 800 4444 (freephone)

[england.shelter.org.uk](http://england.shelter.org.uk)

### Turn2Us

Provide information and financial support

0808 802 2000 (freephone)

[www.turn2us.org.uk](http://www.turn2us.org.uk)

### Step Change

Free debt advice and money management

0800 138 1111 (freephone)

[www.stepchange.org](http://www.stepchange.org)

### IDAS

Supporting anyone experiencing or affected by domestic abuse or sexual violence

Sheffield Helpline (freephone) | 0808 808 2241

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

National Helpline (freephone) | 0808 2000 0247

[www.idas.org.uk](http://www.idas.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. Apply online:

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

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

# Worrying About Money?

Advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Sheffield



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