

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
- 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, Discretionary Housing Payments** and **Council Tax Support** from the council. This will depend on your current circumstances. Find out more at:

www.stroud.gov.uk
www.cotswold.gov.uk/council-tax-and-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?

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Each of these services offer free and confidential advice

Citizens Advice Stroud and Cotswold Districts

Support with debt, benefits, housing and employment

www.citizensadvice-stroudandcotswold.org.uk
Freephone: 0808 800 0510 | 0808 800 0511

Help with options: 1 2 3 4 5 6

Wotton Debt Advice

Help with all stages of debt for residents in Wotton-under-Edge and surrounding areas

www.wottondebtadvice.org.uk
01453 844 082 | help@wottondebtadvice.org.uk

Help with option: 3

GL Communities Advice Service

Money advice and support for Stroud and surrounding areas

01452 306 581 or 01452 505 544
advice@glcommunities.org.uk
www.glcommunities.org.uk

Help with options: 1 2 3 4 5 6

P3

Budgeting and debt advice

0808 168 2443 | www.p3charity.org

Help with options: 1 2 3 4 6

Clean Slate

Help with money matters, finding work and getting online

01453 796 050 | glos@cleanslateltd.co.uk
www.cleanslateltd.co.uk

Help with option: 2

Updated on 10/03/22

Other Support

Warm and Well

Energy efficiency advice

0800 500 3076 | www.warmandwell.co.uk

Independence Trust

Community Wellbeing Service

0345 863 8323 | info@independencetrust.co.uk
independencetrust.co.uk/communitywellbeing

The Churn

Community Support and Wellbeing Service for those in the Cirencester area

01285 380 038 | www.churnproject.org.uk

Shelter

Free housing advice

0808 800 4444 | england.shelter.org.uk

Step Change

Free debt advice and money management

0800 138 1111 | www.stepchange.org

Turn2Us

Provide information and financial support

0808 802 2000 | www.turn2us.org.uk

MoneyHelper

Advice to help improve your finances

0800 138 7777 | 07701 342 744 (WhatsApp)
www.moneyhelper.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 | www.healthystart.nhs.uk

Digital Version



www.worryingaboutmoney.co.uk/stroud-and-cotswold

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 Stroud & Cotswold



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