

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 Benefit** and **Council Tax Support** from the council. This will depend on your current circumstances. Find out more at:

www.cheltenham.gov.uk/info/7/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 manage your gas and electricity bills and **make sure you're not missing out** on things like 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 Universal Credit 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. Universal Credit 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?

Step 3: Where can I get help?

Each of these services offer free and confidential advice

North and West Gloucestershire Citizens Advice

Support with debt, benefits, housing and employment

0808 189 6280 | info@gloscab.org.uk
www.gloscab.org.uk

Help with options: 1 2 3 4 5 6

P3

Budgeting and debt support

0808 168 2443 | info@p3charity.org
www.p3charity.org

Help with options: 1 2 3 4 6

Money Matters - Trinity Cheltenham

Help and support with money issues

01242 808 946 | 07906 628 981
moneymatters@trinitycheltenham.com
www.trinitycheltenham.com/money-matters

Help with option: 3

Christians Against Poverty

Debt counselling charity

0800 328 0006 | www.capuk.org

Help with option: 3

GL Communities Advice Service

Money advice and support for Gloucester and surrounding areas

01452 505 544 | info@glcommunities.org.uk
www.glcommunities.org.uk

Help with options: 1 2 3 4 5 6

Cheltenham Borough Homes

Benefit and money advice team for Cheltenham Borough Homes tenants only

0800 408 0000 | housing@cbh.org
www.cbh.org/services/help-support/benefit-and-money-advice

Help with options: 1 2 4 6

Updated on 08/10/24

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

Caring for Communities and People Gloucestershire community-based support service

0300 365 2002 | www.ccp.org.uk
Wellbeing: 0300 365 6463

Help with options: 1 2

Other Support

Warm and Well at Severn Wye

Energy efficiency advice

0800 500 3076 | www.warmandwell.co.uk

National Debtline

Advice on any aspect of debt

0808 808 4000 | www.nationaldebtline.org

Shelter

Free housing advice

0808 800 4444 | england.shelter.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

Helpline (if no internet access)

0808-802-2000

MoneyHelper

Advice to help improve your finances

0800 138 7777 | 07701 342 744 (WhatsApp)

www.moneyhelper.org.uk

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

Digital Version



www.worryingaboutmoney.co.uk/cheltenham

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 Cheltenham



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