

## 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 income may be eligible for help with their rent through either **Universal Credit** or **Housing Benefit** and help with their **Council Tax** through **Council Tax Support**. There are also discretionary funds, **Discretionary Housing Payments** and **Council Tax Exceptional Hardship Payments**, that can be accessed subject to criteria.

Find out more at:

[www.fdean.gov.uk/council-tax-and-benefits](http://www.fdean.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 **manage things like your gas and electricity bills** 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 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](mailto:info@gloscab.org.uk)  
[www.gloscab.org.uk](http://www.gloscab.org.uk)

Help with options: 1 2 3 4 5 6

### Caring for Communities and People Gloucestershire community-based support service

0300 365 2002 | [www.ccp.org.uk](http://www.ccp.org.uk)  
Wellbeing: 0300 365 6463

Help with options: 1 2

### GL Communities Advice Service Money advice and support for Forest of Dean and surrounding areas

01452 505 544  
[info@glcommunities.org.uk](mailto:info@glcommunities.org.uk)  
[www.glcommunities.org.uk](http://www.glcommunities.org.uk)

Help with options: 1 2 3 4 5 6

### Christians Against Poverty Debt counselling charity

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

Help with option: 3

## Other Support

### Forest of Dean District Council - Cost of Living

Advice to help improve your finances  
[www.fdean.gov.uk/news-items/help-if-you-re-struggling-with-living-costs/](http://www.fdean.gov.uk/news-items/help-if-you-re-struggling-with-living-costs/)

Updated on 10/01/25

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

## Other Support

### Age UK Gloucestershire

Advice and support for older people, their families and carers

01452 422 660 | [www.ageuk.org.uk/gloucestershire](http://www.ageuk.org.uk/gloucestershire)  
[supporters@ageukgloucestershire.org.uk](mailto:supporters@ageukgloucestershire.org.uk)

### Warm and Well at Severn Wye

Energy efficiency advice and advocacy  
0800 500 3076 | [www.warmandwell.co.uk](http://www.warmandwell.co.uk)

### Two Rivers Housing

Support and advice for tenants about money  
0800 316 0897 | [www.tworivershousing.org.uk](http://www.tworivershousing.org.uk)

### Lydcare

Community transport, wellbeing and benefits advice

01594 860 143 | [www.lydcare.org](http://www.lydcare.org)

### Forest Voluntary Action Forum

Digital skills and community advice and support  
01594 822 073 | [www.fvaf.org.uk](http://www.fvaf.org.uk)

### Salvation Army

Helping homeless and vulnerable people  
01594 839 106

[Vivienne.Prescott@salvationarmy.org.uk](mailto:Vivienne.Prescott@salvationarmy.org.uk)

### MoneyHelper

Advice to help improve your finances  
0800 138 7777 | 07701 342 744 (WhatsApp)  
[www.moneyhelper.org.uk](http://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](http://www.healthystart.nhs.uk)  
[healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)

### Digital Version



[www.worryingaboutmoney.co.uk/forest-of-dean](http://www.worryingaboutmoney.co.uk/forest-of-dean)

# 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 Forest of Dean



Supported by

