

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.tewkesbury.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 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

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

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

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

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

Updated on 10/01/25

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

Other Support

Tewkesbury Borough Council - Cost of Living Support

Cost of living advice

www.tewkesbury.gov.uk/cost-of-living-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
benefit.calculator.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/tewkesbury

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 Tewkesbury Borough



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