

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/low 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 also be eligible for **Housing Benefit, Council Tax Support** (and **Exceptional Relief**), and **Discretionary Housing Payment** from the council. These awards are discretionary and will depend on your current circumstances.

Find out more at:

www.teignbridge.gov.uk/benefits-and-support/cost-of-living-crisis/cost-of-living-help-and-support/

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an adviser 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 with managing your gas and electricity bills and **make sure you're not missing out** on things like charitable 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 Teignbridge

Advice on benefits, debt, money, housing and more

0800 278 7997 (freephone)

www.citizensadvice.org.uk

Help with options: 1 2 3 4 5 6

TeignAid

Support with debt, benefits, appeals, housing and more

07835 706 141 | teignaidinfo@gmail.com

Help with options: 2 3 6

Christians Against Poverty

Debt advice and ongoing support for those with problem debt or in financial difficulty

0800 328 0006 (freephone) | www.capuk.org

Help with option: 3

Age UK Devon

Benefit entitlement checks and advice and support with benefits for people over state pension age

0333 241 2340 | info@ageukdevon.co.uk

www.ageuk.org.uk/devon

Help with options: 1 2 4 6

Ecoe

Advice and support for energy bills

0800 772 3617 | healthyhomes@ecoe.org.uk

www.ecoe.org.uk/healthy-homes-wellbeing/

Help with option: 2

This leaflet is available as an interactive version:

www.worryingabouthomemoney.co.uk/teignbridge



Other Support

Teignbridge Council Housing Options

Help if at risk of homelessness

housing@teignbridge.gov.uk

www.teignbridge.gov.uk/housing/homelessness/homeless-application/temporary-accommodation/

Wellbeing in Action

Support and information for those in crisis

01626 638 069 | wellbeinginaction@gmail.com

www.wellbeinginaction.co.uk

Devon Carers

Information, advice and support for unpaid carers

03456 434 435 | info@devoncarers.org.uk

Assist Teignbridge

Benefit checks for people over 65 and help to access financial support

01626 888 321 or 01626 889 288

info@assist-teignbridge.co.uk

www.assist-teignbridge.co.uk

StepChange

Debt charity offering free debt advice and money management

0800 138 1111 (freephone) | www.stepchange.org

Turn2Us

Information and financial support to help people get back on track

www.turn2us.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 | healthy.start@nhs.uk

www.healthystart.nhs.uk

Refugee Support Devon

Support for refugees, asylum seekers, and people with vulnerable immigration status, including help with access to benefits

01392 682 185 | www.refugeesupportdevon.org.uk

Updated on 03/10/22

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 Teignbridge



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