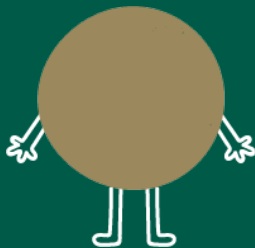
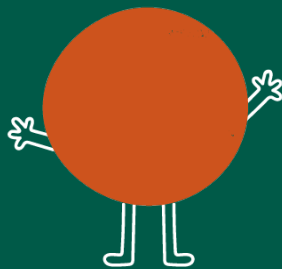


Worrying about money?

Support is available in Herefordshire



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: 5)

See options 1 2 6

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options 1 2

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option 3

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options 1 4

Step 2: What are some options?

1 Council Support Schemes

People on low incomes may be able to get Housing Benefit, Discretionary Housing Payments and Council Tax Support. All schemes will depend on your current circumstances.

Find out more: www.herefordshire.gov.uk/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 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 DWP. 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? For free and confidential advice

CITIZENS ADVICE HEREFORDSHIRE

Advice on debt, benefits, employment, housing and more

03448 269 685

advice@citaherefordshire.org.uk

www.herefordshirecab.org.uk

Help with options: 1 2 3 4 5 6

SOUTH WYE COMMUNITY MONEY ADVICE CENTRE HEREFORD

Help and support with money issues

01432 357 700

www.communitymoneyadvice.com/centre/south-wye-community-money-advice-centre-hereford

Help with options: 1 2 3

SOUTH WORCESTERSHIRE CITIZENS ADVICE

Advice on debt, benefits, employment, housing and more

01684 563 611

www.citizensadvicesw.org.uk

For face-to-face appointments in Ledbury

07581 283 092

food@ledburyfoodbank.org

Help with options: 1 2 3 4 5 6

LEOMINSTER COMMUNITY MONEY ADVICE CONNECT CENTRE

Help and support with money issues

07563 000 862

cmamanager@leominsterfoodbank.org
www.communitymoneyadvice.com/centre/leominster-cma-connect-centre-leominster

Help with options: 1 2 3

BROMYARD MONEY ADVICE CENTRE: BROMYARD CMA CONNECT

Help and support with money issues

07434 669 103

info@bfandmac.org.uk

www.communitymoneyadvice.com/centre/bromyard-connect-cma-bromyard

Help with options: 1 2 3

CHRISTIANS AGAINST POVERTY

Debt counselling service for those in financial difficulty in Ledbury and Ross

0800 328 0006 | www.capuk.org

Help with option: 3

LEDBURY DEBT CENTRE

Help and support with money issues

01531 598 007 | 0800 328 0006

www.herefordshiremethodists.org.uk/ledbury-debt-centre

Help with option: 3

Other Support

Herefordshire Council Emergency Welfare Support

Herefordshire residents may be eligible for help through the Local Welfare Provision Scheme or the Household Support Fund

01432 383 838

www.herefordshire.gov.uk/ewsupport

Talk Community Support for anyone experiencing money worries

01432 260 027

talkcommunityhelpline@herefordshire.gov.uk

www.talkcommunity.org/money-on-your-mind



NILS

No interest loans and one-off grants to local people in acute financial need.

Referrals from another organisation only

07904 488 182 | 07904 488 492

enquiries@nils.org.uk

www.nils.org.uk

Other Support

Keep Herefordshire Warm Advice on energy efficiency and access to grants

0800 677 1432

www.keepherefordshirewarm.co.uk

Welsh Water

The Customer Assistance Fund Debt Support scheme is designed to help those in severe financial hardship to clear and get on top of their payments

www.dwrcymru.com/en/reach/customer-support

Money Box Credit Union

Affordable low cost loans

01743 252 325 | info@justcreditunion.org

www.moneyboxcu.org.uk

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | www.project17.org.uk

Better Off

Benefit calculator, assistance with appeals applications, advice on budgeting and debt

www.herefordshire.betteroff.org.uk

Age UK Herefordshire & Localities Support and advice for older people, their families and carers

0333 0066 299 | contact@ageukhl.org

www.ageuk.org.uk/herefordandlocalities

Turn2Us

Information and financial support

0808 802 2000 | www.turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

Carers' Resource

Information, advice and support carers' including help to apply for benefits and carers' assessments

0808 501 5939 | www.carersresource.org

Healthy Start Vouchers

Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4 and are on a low income (Also available for people with NRPF)

0300 330 7010 | www.healthystart.nhs.uk

healthy.start@nhsbsa.nhs.uk

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below.

You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. Last updated: 28/09/23.

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback

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TALK COMMUNITY

BRINGING HEREFORDSHIRE TOGETHER



Money Box
Credit Union



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www.worryingaboutmoney.co.uk/herefordshire