

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

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** Reduction from the council. This will depend on your current circumstances.

Find out more at:

www.southhams.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 **find cheaper deals** on things like gas and electricity 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

South Hams Citizens Advice Support with debt, benefits, housing, employment and more

0808 278 7948 | 0800 144 8884 (text)
www.southhamscab.org.uk

Help with options: 1 2 3 4 5 6

Christians Against Poverty

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

0800 328 0006 | www.capuk.org

Help with option: 3

Age UK Devon

Free, confidential benefit entitlement checks, advice and support with benefits, for people over state pension age

0333 241 2350 | info@ageukdevon.co.uk
www.ageuk.org.uk/devon

Help with options: 1 2 4 6

South Dartmoor Community Energy

Advice and support for energy bills

0800 112 3044 | info@sdce.org.uk
www.sdce.org.uk

Help with option: 2

Other Support

South Hams District Council Customer Services Team

Help to access council services

01803 861 234

customer.services@swdevon.gov.uk

www.southhams.gov.uk/support-directory

Housing Advice Team

Help and support to reduce fuel bills and other support

01803 861 234 | housing.advice@swdevon.gov.uk

www.southhams.gov.uk/housing

Other Support

Totnes Caring

Services for mostly older people including help to access financial support

01803 865 684 | www.totnescaring.org.uk
info@totnescaring.org.uk

Dartmouth Caring

Support with benefits, housing and debt

01803 835 384

enquiries@dartmouthcaring.co.uk

www.dartmouthcaring.co.uk

Devon Carers

Information and advice for unpaid carers

03456 434 435 | info@devoncarers.org.uk
www.devoncarers.org.uk

Community Mental Health Team South Hams and West

Specialist assessment and treatment for adults with mental and wellbeing difficulties

01822 610159

www.dpt.nhs.uk/locations/community-mental-health-team-south-hams-and-west

Turn2Us

Information on benefits and financial support, including benefit calculator

0808 802 2000 | www.turn2us.org.uk
benefits-calculator.turn2us.org.uk

StepChange

Debt charity offering free debt advice and money management

0800 138 1111 | www.stepchange.org

Healthy Start Vouchers

For milk, fruit and vegetables if you're on a low income and pregnant or have a child under 4

0345 607 6823 | www.healthystart.nhs.uk

Digital Leaflet



www.worryingaboutmoney.co.uk/south-hams

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 South Hams



Supported by



South Hams District Council



Updated on 10/05/22

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