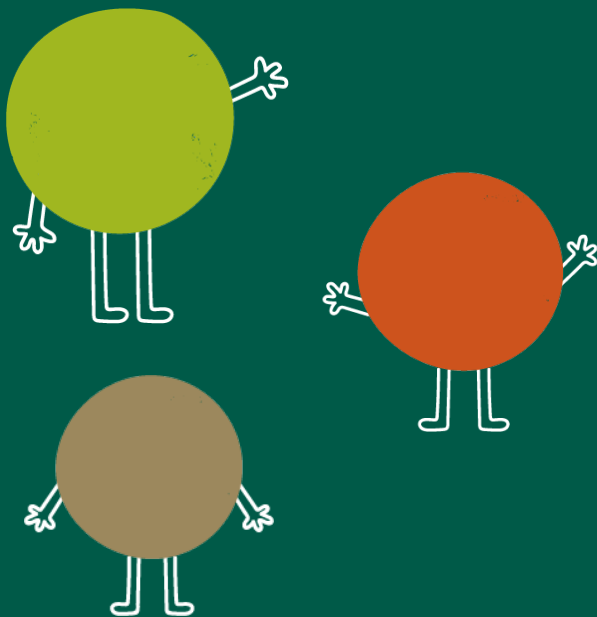


# Worrying about money?

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](http://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](mailto:advice@citaherefordshire.org.uk)

[www.herefordshirecab.org.uk](http://www.herefordshirecab.org.uk)

**Help with options:** 1 2 3 4 5 6

#### SOUTH WORCESTERSHIRE CITIZENS ADVICE

**Advice on debt, benefits, employment, housing and more**

01684 563 611

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**For face-to-face appointments in Ledbury**

07581 283 092

[food@ledburyfoodbank.org](http://food@ledburyfoodbank.org)

**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](http://www.communitymoneyadvice.com/centre/south-wye-community-money-advice-centre-hereford)

**Help with options:** 1 2 3

#### LEOMINSTER COMMUNITY MONEY ADVICE CONNECT CENTRE

**Help and support with money issues**

07563 000 862

[cmamanager@leominsterfoodbank.org](mailto:cmamanager@leominsterfoodbank.org)

[www.communitymoneyadvice.com/centre/leominster-cma-connect-centre-leominster](http://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](mailto:info@bfandmac.org.uk)

[www.communitymoneyadvice.com/centre/bromyard-connect-cma-bromyard](http://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](http://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](http://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](http://www.herefordshire.gov.uk/ewsupport)

**Talk Community Support for anyone experiencing money worries**

01432 260 027

[talkcommunityhelpline@herefordshire.gov.uk](mailto:talkcommunityhelpline@herefordshire.gov.uk)

[www.talkcommunity.org/money-on-your-mind](http://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](mailto:enquiries@nils.org.uk)

[www.nils.org.uk](http://www.nils.org.uk)

## Other Support

### **Keep Herefordshire Warm** **Advice on energy efficiency and access to grants**

0800 677 1432

[www.keepherefordshirewarm.co.uk](http://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](http://www.dwrcymru.com/en/reach/customer-support)

### **Money Box Credit Union** **Affordable low cost loans**

01743 252 325 | [info@justcreditunion.org](mailto:info@justcreditunion.org)

[www.moneyboxcu.org.uk](http://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](http://www.project17.org.uk)

### **Better Off**

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

[www.herefordshire.betteroff.org.uk](http://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](mailto:contact@ageukhl.org)

[www.ageuk.org.uk/herfordandlocalities](http://www.ageuk.org.uk/herfordandlocalities)

### **Turn2Us**

**Information and financial support**

0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)

[benefits-calculator-2.turn2us.org.uk](http://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](http://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](http://www.healthystart.nhs.uk)

[healthy.start@nhsbsa.nhs.uk](mailto: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](http://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](http://www.bit.ly/moneyadvicefeedback)

### Supported by:



**Herefordshire Council**



Herefordshire

**TALK COMMUNITY**

BRINGING HEREFORDSHIRE TOGETHER



**Money Box**  
Credit Union



### Digital version



[www.worryingaboutmoney.co.uk/herfordshire](http://www.worryingaboutmoney.co.uk/herfordshire)