

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 option **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/breakup)

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 OF THE OPTIONS?

1 Council Support Schemes

People on low incomes may be eligible for **Housing Benefit, Discretionary Housing Payments** and **Council Tax Support** from Cotswold District Council. This will depend on your current circumstances.

Find out more at:

www.cotswold.gov.uk/council-tax-and-benefits
01285 623000

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 are not missing out** on options including 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 are 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.

WHERE CAN I GET HELP WITH THESE OPTIONS?

STEP 3: WHERE CAN I GET HELP?

Citizens Advice - Cotswold

Support with debt, benefits, housing and employment

www.citizensadvice-
stroudandcotswold.org.uk
0808 800 0510 | 0808 8000511

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

P3

Budgeting and debt advice

0808 168 2443 | www.p3charity.org

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

Clean Slate

Help with money matters, finding work and getting online

01453 796 050 | www.cleanslateltd.co.uk

Help with options: **2**

Cotswold District Council has created an online hub which is regularly updated with links to help and support with the cost of living.



www.cotswold.gov.uk/costofliving

OTHER SUPPORT

Warm and Well

Energy efficiency advice
0800 500 3076
www.warmandwell.co.uk

Independence Trust

Community Wellbeing Service
0345 863 8323
info@independencetrust.co.uk
independencetrust.co.uk/communitywellbeing

The Churn Project

Community Support and Wellbeing service for those in the Cirencester area
01285 380 038 | www.churnproject.org.uk

Cotswold Friends

Community Support, Wellbeing and Transport service for those in the North Cotswold area
01608 651 415 | www.cotswoldfriends.org/

Shelter

Free housing advice
0808 800 4444 | www.england.shelter.org.uk

Step Change

Debt charity offering free debt advice and money management
0800 138 1111 | www.stepchange.org

Turn2Us

Provide information and financial support
0808 802 2000 | www.turn2us.org.uk
www.benefits-calculator-2.turn2us.org.uk

MoneyHelper

Advice to help improve your finances
0800 138 7777 | www.moneyhelper.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 | www.healthystart.nhs.uk



COST OF LIVING CRISIS MONEY HELP SHEET

We know that many of our residents will be hit by the cost of living crisis this winter.

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 the Cotswolds.

COTSWOLD LIBERAL DEMOCRATS
CARING FOR OUR COTSWOLDS