

Worrying about money?

Support is available in Shropshire



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 eligible for Housing Benefit, Council Tax Support and Discretionary Housing Payments. Find out more at:

www.shropshire.gov.uk/benefits

Local Welfare Provision support is also available for anyone struggling to meet their essential living costs or facing an unexpected crisis. Find out more at:

www.shropshire.gov.uk/local-welfare-team

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 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 JobSeekers 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

SHROPSHIRE COUNCIL

Advice on Housing Benefit, Discretionary Housing Payments and Council Tax Support

0345 678 9002 (Benefit Service)
benefits@shropshire.gov.uk
www.shropshire.gov.uk/benefits

Help with options: 1

Advice on local welfare provision

0345 678 9078 (Welfare Support Team)
localsupport@shropshire.gov.uk
www.shropshire.gov.uk/local-welfare-team

Help with options: 1

CITIZENS ADVICE SHROPSHIRE

Advice on benefits, debt, housing and more

0808 278 7894 (freephone)
Text: 0800 144 8884 (freephone)
01743 280 019 (debt advice)
www.cabshropshire.org.uk

Help with options: 1 2 3 4 5 6

A4U

Information, legal advice and advocacy for those with a disability and their families and carers

01743 539 201 | advice@a4u.org.uk
www.a4u.org.uk

Help with options: 2 4 6

AGE UK SHROPSHIRE TELFORD & WREKIN

Support and advice for older people, their families and carers

01743 233 123
www.ageuk.org.uk/shropshireandtelford

Help with options: 2 4 6

CHRISTIANS AGAINST POVERTY

Debt counselling charity

01274 760 720 | info@capuk.org
www.capuk.org

Help with options: 2 3

KEEP SHROPSHIRE WARM

Energy advice and support with energy tariffs, bills, emergency grants and more

0800 112 3743 (freephone)
advice@mea.org.uk | www.mea.org.uk

Help with option: 3

Other Support

Community Resource

Energy advice and small grants for people struggling with fuel bills

01743 360 641
enquiries@community-resource.org.uk
www.community-resource.org.uk

The Shropshire Larder

Advice on income maximisation, budgeting, debt and more

www.shropshirelarder.org.uk

The Shrewsbury Ark

Support, hardship funds and more for people in need

01743 363 305
ark@shrewsburyark.co.uk
www.shrewsburyark.co.uk

Just Credit Union

Provide safe home for savings with access to affordable low cost loans

01743 252 325 | info@justcreditunion.org
www.justcreditunion.org

The Samaritans

Mental health support

0330 094 5717 | 116 123
www.samaritans.org/branches/shrewsbury

Shropshire Council - Mental Health and Wellbeing

Resources to support your mental health
www.shropshire.gov.uk/healthy-shropshire/mental-health-and-wellbeing

Shropshire Domestic Abuse Service

Supporting for anyone affected by domestic abuse or sexual violence
0300 303 1191 (Shropshire - freephone)
0808 2000 0247 (National Helpline - freephone)
www.shropsdas.org.uk

Shropshire Mental Health Support

Support and services for people affected by mental health issues
01743 368 647

manager@shropshiremhs.com

Step Change

Debt advice and money management
0808 138 1111 | www.stepchange.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
healthy.start@nhs.uk
0345 607 6823 | www.healthystart.nhs.uk

Other Support

Turn2Us

Information and financial support

0808 802 2000

www.turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

MoneyHelper

Advice to help improve your finances

0800 138 7777

0770 134 2744 (WhatsApp)

www.moneyhelper.org.uk

Shelter

Advice and information for people with a housing problem or who are homeless

0808 800 444 (freephone)

england.shelter.org.uk

Friends of the Elderly

Grants for older people

0207 730 8263

www.fote.org.uk/contact-us

For Migrants with No Recourse to Public Funds (NRPF)

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

Shropshire Supports Refugees

Support with issues around housing, benefits, work, medical support and more

01743 216 758 (freephone)

www.shropshiresupportsrefugees.org

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

Citizens Advice Immigration Support

Support after you receive refugee status

www.citizensadvice.org.uk/immigration/after-you-get-refugee-status

Migrant Help

Independent Advice and Guidance to assist asylum seekers in the UK

0808 801 0503 (freephone)

www.migranthelpuk.org

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. The information on this leaflet was last updated on 27/07/22

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



Digital version



www.worryingaboutmoney.co.uk/shropshire