

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 **1 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 **Council Tax Reduction, Housing Benefits** and **Discretionary Housing Payments** from South Derbyshire District Council.

Find out more at:
www.southderbyshire.gov.uk/our-services/benefits

You may be entitled to Council Tax discounts or exemptions.

Find out more at:
www.southderbyshire.gov.uk/our-services/council-tax

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. Check if your creditor is authorised by the FCA.
(<https://register.fca.org.uk/s/>)

4 Benefit Advance

If you have made a new claim for Universal Credit 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. Universal Credit 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 Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Benefit 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 Derbyshire District Council

Advice on benefits, debt, council support, and challenging decisions
01283 221 000 | 01283 595 795
www.southderbyshire.gov.uk/our-services/benefits

Help with option: ①

Derbyshire County Council Welfare Rights Team

Advice on benefits, debt, council support, and challenging decisions
01629 531 535 | welfarebenefits@derbyshire.gov.uk
www.derbyshire.gov.uk/welfarebenefits

Help with options: ① ② ④ ⑤ ⑥

Citizens Advice Mid Mercia

For support with benefits, debt and legal advice
0808 278 7972 | 01332 228 745 (debtline)
www.citizensadvicemidmercia.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Warmer Derby and Derbyshire

Offering advice on staying warm at home and energy bills
0800 677 1332 | wdd@mea.org.uk

Help with option: ②

Derbyshire Law Centre

Advice on issues relating to housing, debt, immigration or employment
01246 550 674 | 0800 707 6990
www.derbyshirelawcentre.org.uk

Help with options: ① ③ ⑥

Stop Loan Sharks

Investigates and prosecutes illegal money lenders and provides support for borrowers
0300 555 2222 | www.stoploansharks.co.uk
reportaloanshark@stoploansharks.co.uk

Help with option: ③

Updated on 02/12/24

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

Other Support

Derbyshire Discretionary Fund
Grants and emergency cash payments if you are in urgent need of financial help following a crisis or disaster
www.derbyshire.gov.uk/discretionaryfund

Derbyshire County Council Cost of Living Support
Information on help with the cost of living
www.derbyshire.gov.uk/costofliving

South Derbyshire Council Housing Advice
For people at risk of homelessness
01283 595 795
housing.triage@southderbyshire.gov.uk
www.southderbyshire.gov.uk/homelessness

Derbyshire Domestic Abuse Support
Support for people at risk of abuse
Call: 08000 198 668 In an emergency, call 999
Text: 07534 617252 or Email: derbyshiredahelpline@theelmfoundation.org.uk

Derbyshire Mental Health Helpline and support service
0800 028 0077 open 24/7

Derbyshire Recovery and Peer Support Service
Support for those affected by mental health issues
01773 734 989
derbyshirerecoverypeersupportservice@rethink.org

Rural Action Derbyshire
Support available for those in rural areas including fuel and rural hardship
www.ruralactionderbyshire.org.uk

Healthy Start
To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4.
0300 330 7010 | healthy.start@nhsbsa.nhs.uk
www.healthystart.nhs.uk

Digital version



www.worryingaboutmoney.co.uk/south-derbyshire

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 Derbyshire



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