

Worrying about money?

Support is available in Bath and North East Somerset



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 crisis support through grants that do not have to be paid back and may be entitled to housing benefit, council tax support and discretionary housing payment.

Find out more:

www.beta.bathnes.gov.uk/apply-welfare-support

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

BATH AND NORTH EAST SOMERSET COUNCIL WELFARE SUPPORT

Advice to access help and support through the Council

01225 477 277

welfare_support@bathnes.gov.uk

www.bathnes.gov.uk/apply-welfare-support

Help with options: 1 2

CLEAN SLATE

Help with money matters, finding work and getting online

01225 302 200

www.cleanslateltd.co.uk

bath@cleanslateltd.co.uk

Help with option: 2

CITIZENS ADVICE BANES

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

0344 848 7919

www.citizensadvicebanes.org.uk

Help with options: 1 2 3 4 5 6

COMMUNITY WELLBEING HUB

Wellbeing services including money, employment and skills support

0300 247 0050

BATHNES.thehub@virgincare.co.uk

www.compassioncb.org.uk/wellbeing

Help with options: 1 2 3 4 5 6

Other Support

Southside

Expert Domestic Abuse support to both men and women

01225 331 243

enquiries@south-side.org.uk

south-side.org.uk/domestic-abuse-services

Great Western Credit Union

Offering fair and affordable loans and savings that also benefit your local community

0117 924 7309

info@gwcu.org.uk

www.greatwesterncu.org

Samaritans

Support for mental health

www.samaritans.org

116 123 (freephone, 24/7)

jo@samaritans.org (24 hrs response time)

Age UK Bath & North East Somerset

Offering people in later life advice on benefits and income, social care, housing, legal issues and staying safe & warm at home

01225 466 135 (Option 1)

advice@ageukbanes.co.uk

www.ageukbanes.co.uk

The Carers Centre

Offering carers financial guidance and help to make grant applications, alongside many other support options

0800 038 8885

support@banescarerscentre.org.uk

www.banescarerscentre.org.uk

Turn2Us

Information and financial support

0808 802 2000 | www.turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

Other Support

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)

Apply online: www.healthystart.nhs.uk

Future Bright

Offering people on low incomes free coaching, training, advice and practical help to take control of your work and earnings

01225 395 555

futurebright@bathnes.gov.uk

www.westofengland-ca.gov.uk/what-we-do/employment-skills/future-bright/

St John's Crisis Fund

Funding support to individuals and families in Bath and North East Somerset who are struggling financially

01225 486 400

grants@stjohnsbath.org.uk

www.stjohnsbath.org.uk/what-we-do/funding-support/crisis-fund

Housing Support

Housing advice and support including those in private rented housing

01225 396 296

www.housingsupportgatewaybathnes.org.uk

HousingOptions_AdviceTeam@bathnes.gov.uk

For support on social housing only

01225 396 118

homesearch@bathnes.gov.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. The information on this leaflet was last updated on 10/05/22

Feedback? What did you find useful about this guide?

www.bit.ly/moneyadvicefeedback



Digital Leaflet



www.worryingaboutmoney.co.uk/bath-and-north-east-somerset