

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

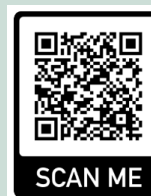
See option **3**

Step 2: What are some options?

1 Council Support Schemes

People on low incomes may be eligible for

Housing Benefits, Council Tax Support and Discretionary Housing Payments from the council. All schemes will depend on your current circumstances. **To find out more scan the QR code or visit:**



www.hull.gov.uk/benefits-support-and-welfare-advice/benefit-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 manage your gas and electricity bills and **make sure you're not missing out** on things like 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'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 with these options?

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Hull City Council - Benefit Advice Line

Help to establish entitlement or help to make a claim

01482 300 303 | www.hull.gov.uk

Help with options: 1 2

Citizens Advice Hull and East Riding

Advice on benefits, debt, housing and more

0800 144 8848

www.hullandeastridingcab.org.uk

Help with options: 1 2 3 4 5 6

The Wilson Centre

Drop-in service ran by Citizens Advice and Hull City Council to help with benefits, debt, housing and more

01482 300 300

Help with options: 1 2 3 4 5 6

Community Money Advice

Debt and money advice

01482 420 622 | cma@revivechurch.co.uk

www.revivechurch.co.uk/about/community-money-advice/

Help with option: 3

Other Support

Hull City Council Cost of Living Page

Up-to-date information on sources of cost of living help

www.hull.gov.uk/benefits-support-and-welfare-advice/

[debt-and-money/cost-of-living](http://www.hull.gov.uk/benefits-support-and-welfare-advice/debt-and-money/cost-of-living)



SCAN ME

Hull City Council Housing Options Team

Advice if at risk of homelessness

01482 612 040 | 01482 300 304

www.hull.gov.uk/housing/homelessness

Updated on 11/05/23

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

Other Support

HEY Credit Union

Affordable loans and safe savings accounts

01482 778 753 | info@hullandeycu.co.uk

www.hullandeycu.co.uk

Royal British Legion

Advice for the Armed Services Community

0808 802 8080

www.britishlegion.org.uk

National Energy Action

Support to reduce energy costs

0800 304 7159

wash@neu.org.uk | www.neu.org.uk

Turn2Us

Information and financial support

0808 802 2000 | www.turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

Shelter

Free housing advice

0808 800 4444 (freephone)

england.shelter.org.uk

StepChange

Debt advice and money guidance

0800 138 1111 (freephone)

www.stepchange.org

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4. Apply online:

0300 330 7010 | healthy.start@nhsbsa.nhs.uk

www.healthystart.nhs.uk

Digital version



www.worryingaboutmoney.co.uk/hull

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 Hull



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