

## 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 able to get **Housing Benefit, Discretionary Housing Payments** and **Council Tax Support** from Hertsmere Borough Council.

All schemes will depend on your current circumstances. Find out more at:

[www.hertsmere.gov.uk/benefits](http://www.hertsmere.gov.uk/benefits)

### 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?

For free and confidential advice

**Citizens Advice Help to Claim**  
Advice and support for claiming Universal Credit  
0800 144 8444  
www.citizensadvice.org.uk/helptoclaim

### Citizens Advice Hertsmere

Advice on benefits, debt, money, housing and more

0800 144 8848

www.citizensadvice.org.uk/local/hertsmere

Help with options: 1 2 3 4 5 6

### Age UK Hertfordshire

Support and advice for older people (50+), their families and carers

0300 345 3446 | info@ageukherts.org.uk

www.ageuk.org.uk/hertfordshire

Help with options: 1 2 6

## Other Support

### HertsHelp

A network of community organisations providing advice and support for Hertfordshire residents

0300 123 4044 | info@hertshelp.net

www.hertshelp.net/our-services/support-in-a-crisis

### Communities 1st

Wellbeing advice and support for Hertsmere residents

020 8207 5115 | help@communities1st.org.uk

www.communities1st.org.uk

Updated on 04/01/23

Feedback? Share your experience of using this guide by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

## Other Support

### Herts Mind Network

Mental health support

020 3727 3600 | 01923 256 391 (out of hours)

info@hertfordshiremind.org

www.hertsmindnetwork.org

### Healthy Hubs Hertsmere

Information, advice and support to stay healthy and well

0208 207 2277

www.hertsmere.gov.uk/healthyhubs

### Turn2Us

Information and financial support

0808 802 2000 | www.turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

### StepChange

Advice on debt and money management

0800 138 1111 | www.stepchange.org

### Healthy Start Vouchers

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

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

www.healthystart.nhs.uk

### MoneyHelper

Support with debt, benefits, money management and pensions

0800 138 7777 | www.moneyhelper.org.uk

### Shelter

Free housing advice

0808 800 4444 | england.shelter.org.uk

### Debt Advice Foundation

Advice on any aspect of debt

0800 043 4050 | www.debtadvicefoundation.org

Digital version



[www.worryingaboutmoney.co.uk/hertsmere](http://www.worryingaboutmoney.co.uk/hertsmere)

# Worrying About Money?

Advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Hertsmere



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