

# Worrying about money?

Support is available in Sedgemoor



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 and other loans/credit
- 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 Benefits, Council Tax Support and Discretionary Housing Payments from the council. This will depend on your current circumstances. Find out more at: [www.sedgemoor.gov.uk/benefits](http://www.sedgemoor.gov.uk/benefits)

You may be exempt from council tax if you have been diagnosed with an enduring mental illness.

### 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 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 Job Seekers 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

### CITIZENS ADVICE SEDGEMOOR

Advice and support with benefits, debt, housing, employment and more

0808 278 7842 (freephone)  
advice@citizensadvisedsedgemoor.org.uk  
www.citizensadvisedsedgemoor.org.uk

Help with options: 1 2 3 4 5 6

### GRACE ADVOCACY

Help with debt, benefit issues, form filling and access to health and social care

01278 228 136  
www.graceadvocacy.org

Help with options: 1 2 3 6

### HOMES IN SEDGEMOOR (TENANTS ONLY)

Support for council tenants with rent arrears, discretionary housing payments and energy advice

0800 585 360  
customer.services@homesinsedgemoor.org  
www.homesinsedgemoor.org

Help with options: 1 2

### AGE UK SOMERSET

Information and advice service for older people, their families and carers

01823 345 610 | [www.ageuk.org.uk/somerset](http://www.ageuk.org.uk/somerset)  
infoandadvice@ageuksomerset.org.uk

Help with options: 1 2

### CHRISTIANS AGAINST POVERTY

Debt advice and ongoing support for those with problem debt or in financial difficulty

0800 328 0006 | [info@capuk.org](mailto:info@capuk.org)  
www.capuk.org

Help with options: 3

## Other Support

### Village Agents

Information and advice if you or your family have worries and don't know who to turn to. We can help you get the right place for help.  
01823 331 222 | [info@somersetccc.org.uk](mailto:info@somersetccc.org.uk)  
[www.somersetagents.org](http://www.somersetagents.org)

The Nelson Trust Women's Community Services (Bridgwater)  
Women-only space, where information, advice and help needs can be addressed in a safe, supportive environment

01278 557 730  
[office@nelsontrust.com](mailto:office@nelsontrust.com)  
[www.nelsontrust.com](http://www.nelsontrust.com)

### Sedgemoor District Council Housing Advice Team

Advice and assistance on housing and homelessness  
0300 303 7800  
[housing.advice@sedgemoor.gov.uk](mailto:housing.advice@sedgemoor.gov.uk)

### Arc

Supporting and enabling homeless people to get the information and help they need  
01823 254 557 | [info@arcinspire.co.uk](mailto:info@arcinspire.co.uk)  
[www.arcinspire.co.uk](http://www.arcinspire.co.uk)

### Somerset Community Credit Union Affordable borrowing and safe savings accounts

01278 447 100 or 07732 500 501 (Bridgwater)  
[info@somersetccu.uk](mailto:info@somersetccu.uk) | [www.somersetccu.uk](http://www.somersetccu.uk)

### Somerset Carers

Support and information for carers  
0800 3168 600 or 01823 331 222  
[carers@somersetccc.org.uk](mailto:carers@somersetccc.org.uk)  
[www.somersetcarers.org](http://www.somersetcarers.org)

### Somerset Mindline

Confidential 24/7 listening service, providing safe place to talk if you or someone you know is in emotional/mental health distress  
01823 276 892 (local)  
0800 138 1692 (freephone)  
[www.mindinsomerset.org.uk](http://www.mindinsomerset.org.uk)

### Hidden Voices Bridgwater

Information, help and support for victims of exploitation and modern day slavery  
[contact@hvbridgwater.com](mailto:contact@hvbridgwater.com)  
Facebook: Hidden Voices Bridgwater  
Twitter: @HiddenVoicesBr1

## Other Support

### The Home Energy Team: Centre for Sustainable Energy (CSE)

Advice on energy use in the home, staying warm and keeping on top of fuel bills  
0800 082 2234 | [home.energy@cse.org.uk](mailto:home.energy@cse.org.uk)  
[www.cse.org.uk/loveyourhome](http://www.cse.org.uk/loveyourhome)

### Healthy Start Vouchers

For milk, fruit and vegetables if you're on a low income and pregnant or have a child under 4.  
Apply online: [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

### The Armed Forces Charity (SSAFA)

Help for the Armed Forces Community  
0800 260 6767 | [www.ssafa.org.uk](http://www.ssafa.org.uk)

### Turn2Us

Information on benefits and financial support, including online benefit calculator and available grants  
0808 802 2000 | [turn2us.org.uk](http://turn2us.org.uk)  
[benefits-calculator-2.turn2us.org.uk](http://benefits-calculator-2.turn2us.org.uk)

### Step Change

Debt Charity offering free debt advice and money management  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

View this leaflet online:

[www.ifanuk.org/sedgemoor-leaflet](http://www.ifanuk.org/sedgemoor-leaflet)



## For Migrants, Asylum Seekers and Refugees

### Diversity Voice (Somerset)

Support services to migrants in Somerset, including direct welfare support and signposting to other services  
0300 075 0105 | [www.diversityvoice.org.uk](http://www.diversityvoice.org.uk)  
[communities@diversityvoice.org.uk](mailto:communities@diversityvoice.org.uk)

### The Unity Project

Support to have NRPf condition removed if applicable and other support  
[www.unity-project.org.uk](http://www.unity-project.org.uk)

### Healthy Start Vouchers

For milk, fruit and vegetables if you're on a low income and pregnant or have a child under 4  
Apply online: [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

### Migrant Help

Independent advice and guidance to assist asylum seekers move through the asylum process - helpline available 24/7/365 and accessible to all asylum seekers in the UK  
Asylum helpline: 0808 8010 503  
[ASCorrespondence@migranhelpuk.org](mailto:ASCorrespondence@migranhelpuk.org)  
[www.migranhelpuk.org](http://www.migranhelpuk.org) (Webchat available)

### 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](http://www.project17.org.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](http://www.foodaidnetwork.org.uk/cash-first-leaflets). The information on this leaflet was last updated on 30/08/22.

**Feedback?** What did you find useful about this guide? [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

