

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

• Uttlesford District Council

Council Tax Exceptional Hardship Fund (EHF)
Short-term relief available to help with your Council Tax bill if you are struggling to pay the monthly instalments.

Find out more: www.uttlesford.gov.uk/ehf

People on low incomes may be eligible for Housing Benefit, Discretionary Housing Payments and Local Council Tax Support. All schemes will depend on your current circumstances.

Find out more: www.uttlesford.gov.uk/counciltaxandbenefits

Benefits Calculator: www.uttlesford.entitledto.co.uk/home/start

• Essex County Council

Essential Living Fund (ELF)

Emergency financial assistance for adults and families to help pay for bills and essential household items.

Find out more: www.southend.gov.uk/extra-financial-help/essential-living-fund

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 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

Uttlesford Citizens Advice

Advice on debt, benefits, employment, housing and more

01799 618 840 | help@uttlesfordca.org.uk
www.uttlesfordca.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Citizens Advice Warm Homes Essex

Advice and support to manage fuel payments

01799 618 840
warmhomes@uttlesfordca.org.uk
www.uttlesfordca.org.uk

Help with options: ② ③

Citizens Advice: Help To Claim Support with making an initial claim for Universal Credit
0800 144 8444
www.citizensadvice.org.uk/helptoclaim

Other Support

Uttlesford Frontline

Online library of services and support
www.uttlesfordfrontline.org.uk

UCAN Community Response Hub

Help, practical support and sign-posting
03333 408 218 | www.ucan.org.uk
communityresponse@ucan.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

0300 330 7010 | healthy.start@nhsbsa.nhs.uk
Apply online: www.healthystart.nhs.uk

Other Support

Home-Start Essex

Practical and emotional support for families with young children
01245 847 410 | www.home-start.org.uk/
home-start-essex-uttlesford

Mind in West Essex

Mental health and wellbeing support for people in Uttlesford
01371 876 641 | www.mindinwestessex.org.uk

Turn2Us

Provide information and financial support
0808 802 2000 | www.turn2us.org.uk
www.benefits-calculator-2.turn2us.org.uk
www.grants-search.turn2us.org.uk

MoneyHelper

Support with debt, benefits, money management and pensions
0800 011 3797 | www.moneyhelper.org.uk

StepChange

Free debt advice and money management
0800 138 1111 | www.stepchange.org

Shelter

Free housing advice
0808 800 4444 | england.shelter.org.uk

National Debtline

Free and independent debt advice over the phone and online
0808 808 4000 | www.nationaldebtline.org

Digital version:



www.worryingaboutmoney.co.uk/uttlesford

Updated on 13/07/22

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

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 Uttlesford



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