

Worrying about money?

Support is available in Bristol



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? Need support in another language? Fill out this form mentioning IFAN: responddcrisistranslation.org/en/need-support

1 Council Support Schemes

People on low incomes may be eligible for Housing Benefits/Universal Credit to help with housing costs. The Council also offers Council Tax Reduction and Discretionary Housing Payments for those struggling financially. You may also qualify for Local Support Payment, which supports people in crisis. All schemes will depend on your current circumstances. Find out more: www.bristol.gov.uk/benefits-financial-help

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 with managing 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? Each of these services offer free and confidential advice

BRISTOL CITY COUNCIL

Welfare Rights and Money Advice Service
Information about disability and carer's benefits, including advice and assistance on claiming and challenging decisions
www.bristol.gov.uk/disabilitybenefits

Help with options: 2 6

SOUTH BRISTOL ADVICE SERVICES

General advice and specialist help with welfare benefits, debt, income maximisation and financial capability
0117 985 1122 (Welfare Benefits & General)
0117 903 8358 (Debt Advice)
www.southbristoladvice.co.uk

Help with options: 1 2 3 4 5 6

TALKING MONEY

Advice to anyone worried about money, covering debt, benefits and bills
0800 121 4511 or 0117 954 3990
www.talkingmoney.org.uk

Help with options: 1 2 3 6

BRISTOL CITIZENS ADVICE

Generalist advice provider, including debt, welfare rights, housing and employment
0808 278 7957
www.bristolcab.org.uk

Help with options: 1 2 3 4 5 6

NORTH BRISTOL ADVICE CENTRE

Independent welfare benefits and debt advice, including complex casework, appeals and representation at tribunal
0117 951 5751 (Mon-Thu 9.30am to 4.30pm)
www.northbristoladvice.org.uk

Help with options: 1 2 3 4 5 6

CLEAN SLATE

Helps low income households to become better off, find work and get online
0117 457 4287 | www.cleanslateltd.co.uk

Help with options: 1 2

ST PAULS ADVICE CENTRE

General and specialist advice on debt, benefits and immigration issues for communities of St Pauls and East Bristol
0117 955 2981 | enquiry@stpaulsAdvice.org.uk
www.stpaulsAdvice.org.uk

Help with options: 1 2 3 6

AGE UK BRISTOL

Information and advice for people over 55 who live or work in Bristol and their carers
0117 929 7537
www.ageuk.org.uk/bristol

Help with options: 2 3 6

BRISTOL LAW CENTRE

Specialist legal advice & casework including housing & homelessness, welfare benefit appeals, immigration & asylum, family & mental health law, employment & discrimination
0117 924 8662 (Mon-Fri)
0330 024 0389 (freephone)
mail@bristolLawcentre.org.uk
www.bristolLawcentre.org.uk

Help with option: 6

Other Support

Bristol City Council – Local Crisis and Prevention Fund
You might be able to access crisis support through the council
0117 922 4500 (Mon-Fri 9am to 12noon)
www.bristol.gov.uk/lcpf

Housing Matters

Legal advice on housing issues, including eviction, housing related debt and more
0117 935 1260
www.housingmatters.org.uk

Shelter Bristol

Housing advice
0808 800 4444 | england.shelter.org.uk

1625 Independent People

Support for young people aged 16 to 25 facing homelessness
0117 317 8800 | www.1625ip.co.uk

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

General advice on energy use in the home, staying warm & keeping on top of fuel bills
0800 082 2234 | home.energy@cse.org.uk
www.cse.org.uk

Other Support

WECIL

Disabled People's Organisation offering navigating services and advice to Disabled People. Specialisms include Disability Benefits (AA, PIP, DLA & ESA).

0117 947 9919 | navigators@wecil.co.uk

www.wecil.org.uk

Referral form: form.jotform.com/221933406341045

Bristol Somali Resource Centre

Impartial information, advice, and guidance on a range of issues including welfare, housing, schools, and employment

0117 907 7994 | info@somalicentre.co.uk

Healthy Start

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

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

www.healthystart.nhs.uk

Great Western Credit Union

Offering affordable borrowing and safe savings accounts to help local people become better off

0117 924 7309 | www.greatwesterncu.org

Changes Bristol

Confidential and inclusive weekly peer support groups. Online and in-person.

0117 941 1123 | www.changesbristol.org.uk

StepChange

Debt debt advice and money management

0800 138 1111 | www.stepchange.org

Turn2Us

Information and support about welfare benefits and charitable grants

0808 802 2000 | www.turn2us.org.uk

benefits-calculator.turn2us.org.uk

MoneyHelper

Advice to help improve your finances

0800 138 7777 | 07701 342 744 (WhatsApp)

www.moneyhelper.org.uk

For Migrants, Asylum Seekers and Refugees

Bristol Refugee Rights

Advice and support including help with your house, money or asylum claim.

Contact by email, phone, text message or WhatsApp. Leave a message with your name, phone number, language you speak & if you need an interpreter.

07526 352 353 | advice@bristolrefugeerights.org

www.bristolrefugeerights.org

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

Migrant Help

Independent advice and guidance to assist asylum seekers move through and understand the asylum process. Asylum helpline available 24/7/365 and accessible to all asylum seekers in the UK.

Asylum helpline: 0808 801 0503

www.migranthehelpuk.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



Interactive version



www.worryingaboutmoney.co.uk/bristol