

Worrying about money?

Free, confidential help is available in Shropshire

**NEW
and
UPDATED**
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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

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options: 1 4

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low to cover costs
- 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 and/or family
- Benefit repayments

See option: 3

Step 2: What are some options?

1 Council Support Schemes

If you're struggling to meet your most essential living costs or are facing an unexpected crisis you may be able to access a Crisis Payment through Shropshire Council from the Crisis and Resilience Fund (CRF).

You may also be eligible for Housing Benefit and Council Tax Support as well as the Crisis and Resilience Housing Payment scheme.

If you apply, we may, with your permission, refer you onto partners who can help you with further advice and support.

Find out more: next.shropshire.gov.uk/cost-of-living-help/crisis-and-resilience-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. Advisors can also provide support to access any discounts you may be entitled to, 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 and you are on Universal Credit, you may be able to access a Hardship Payment. Hardship payments are not always paid immediately and usually need to be paid back.

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

SHROPSHIRE COUNCIL

Advice on Housing Benefit, Council Tax Support and the CRF Housing Cost scheme

0345 678 9002 (Benefit Service)
www.shropshire.gov.uk/benefits

Help with option: 1

Advice on crisis payments

0345 678 9078 (Welfare Support Team)
next.shropshire.gov.uk/cost-of-living-help/crisis-and-resilience-fund

Help with option: 1

Cost of living help

next.shropshire.gov.uk/cost-of-living-help



Scan for full, up-to-date list of support

Drop-in support is available via – Shropshire Local

CITIZENS ADVICE SHROPSHIRE

Advice on benefits, debt, housing and more
0808 278 7894 (Freephone)
Text: 0800 144 8884 (Freephone)
01743 280 019 (Debt advice)
www.cabshropshire.org.uk

Help with options: 1 2 3 4 5 6

MARCHES ENERGY ADVICE

Energy advice and support with energy tariffs, bills, emergency grants and more
0800 677 1307 (Freephone)
shropshire@mea.org.uk | www.mea.org.uk

Help with option: 2

AGE UK SHROPSHIRE TELFORD & WREKIN

Support and advice for older people, their families and carers
01743 233 123
www.ageuk.org.uk/shropshireandtelford

Help with options: 1 2 6

COMMUNITY RESOURCE

Grants and energy advice for people struggling with fuel and energy bills
01743 360 641
grants@community-resource.org.uk
www.community-resource.org.uk/essential-support-fund

Help with options: 1 2

Other Support

Christians Against Poverty

Advice and ongoing support for people struggling with debt
0800 328 0006
07943 669 727 (Debt Centre Manager, Bridgnorth) | marktriggs@capuk.org
www.capuk.org/get-help

Just Credit Union

Provide safe home for savings with access to affordable low cost loans
01743 252 325
info@justcreditunion.org
www.justcreditunion.org

Shropshire Larder

Advice on income maximisation, budgeting, debt and more
www.shropshirelarder.org.uk

The Shrewsbury Ark

Advice, support and signposting for people experiencing homelessness or at risk of homelessness
01743 363 305
info@shrewsburyark.co.uk
www.shrewsburyark.co.uk

The Samaritans

24/7 telephone support, non-judgemental and confidential
116 123
www.samaritans.org/branches/shrewsbury

Shropshire Council – Mental Health and Wellbeing

Resources to support your mental health
www.shropshire.gov.uk/healthy-shropshire/mental-health-and-wellbeing

Shropshire Mental Health Support

Support and services for people affected by mental health difficulties
01743 368 647 | www.shropshiremhs.com

Other Support

Shropshire Domestic Abuse Services

Supporting for anyone affected by domestic abuse or sexual violence
0300 303 1191

(Shropshire – Freephone)

sdas@shropsdas.org.uk

www.shropsdas.org.uk

StepChange

Debt advice and money management
0808 138 1111

www.stepchange.org

MoneyHelper

Debt advice and guidance on money and pensions

0800 011 3797

07701 342 744 (WhatsApp)

www.moneyhelper.org.uk

Turn2us

Information on benefits and grants

www.turn2us.org.uk

benefits-calculator.turn2us.org.uk

Shelter

Advice and information for people with a housing problem or who are homeless

Emergency helpline: 0808 800 444

england.shelter.org.uk

Healthy Start

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

(Also available for people with NRPF)

0300 330 7010

healthy.start@nhsbsa.nhs.uk

www.healthystart.nhs.uk

For Migrants with No Recourse to Public Funds (NRPF)

This means you may not be able to claim benefits

Shropshire Supports Refugees

Support with issues around housing, benefits, work, medical support and more
01743 216 758 (Freephone)

info@shropshiresupportsrefugees.co.uk

www.shropshiresupportsrefugees.org

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

Project 17

Advice on housing and financial options for families with children facing severe poverty or homelessness because they have NRPF

07963 509 044 | www.project17.org.uk

Migrant Help

Independent advice and guidance to assist asylum seekers in the UK

0808 801 0503 (Freephone)

www.migranthelpuk.org



Marches
Energy
Advice



Interactive version:



Funded by
UK Government

www.worryingaboutmoney.co.uk/shropshire

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