

# 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 option **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?

### 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](http://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 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? Each of these services offer free and confidential advice

#### BRISTOL CITY COUNCIL

**The Local Crisis and Prevention Fund Grants towards food, clothing and household goods for people facing financial crisis**

0117 922 4500 (Mon-Fri, 9am to 12noon)  
[www.bristol.gov.uk/lcpcf](http://www.bristol.gov.uk/lcpcf)

Help with options: 1 2

**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](http://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**  
01179 851 122 (Welfare Benefits & General)  
01179 038 358 (Debt Advice)  
[www.southbristoladvice.co.uk](http://www.southbristoladvice.co.uk)

Help with options: 1 2 3 4 5 6

#### BRISTOL CITIZENS ADVICE

**Generalist advice provider, including debt, welfare rights, housing and employment**

0808 278 7957  
[www.bristolcab.org.uk](http://www.bristolcab.org.uk)

Help with options: 1 2 3 4 5

#### TALKING MONEY

**Advice to anyone worried about money, covering debt, benefits and bills**

0800 121 4511 or 0117 954 3990  
[www.talkingmoney.org.uk](http://www.talkingmoney.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  
[www.northbristoladvice.org.uk](http://www.northbristoladvice.org.uk)  
(Online Advice Tool for enquiries 24/7)

Help with options: 1 2 3 4 5 6

#### 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](mailto:enquiry@stpaulsAdvice.org.uk)  
[www.stpaulsAdvice.org.uk](http://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 922 5353  
[www.ageuk.org.uk/bristol](http://www.ageuk.org.uk/bristol)

Help with options: 2 6

#### BRISTOL LAW CENTRE

**Specialist legal advice & casework including housing & homelessness, welfare benefit appeals, immigration & asylum, family, mental health, employment & discrimination**  
0117 924 8662 | 0330 024 0389 (freephone)  
[mail@bristolLawcentre.org.uk](mailto:mail@bristolLawcentre.org.uk)  
[www.bristolLawcentre.org.uk](http://www.bristolLawcentre.org.uk)

Help with options: 6

#### Other Support

**CHAS Housing Advice Service Bristol**  
**Legal advice on housing issues, including eviction, housing related debt and more**  
0117 935 1260 | [advice@chasbristol.co.uk](mailto:advice@chasbristol.co.uk)  
[www.chasbristol.co.uk](http://www.chasbristol.co.uk)

**Shelter Bristol**  
**Housing advice**

03301 755 121 | [home@shelter.org.uk](mailto:home@shelter.org.uk)  
[england.shelter.org.uk](http://england.shelter.org.uk)

**1625 Independent People**  
**Support for young people aged 16 to 25 facing homelessness**  
0117 317 8800 | [www.1625ip.co.uk](http://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](mailto:home.energy@cse.org.uk)  
[www.cse.org.uk/loveyourhome](http://www.cse.org.uk/loveyourhome)

**WECIL**  
**Disabled People's User Led Organisation offering advice to Disabled People. Specialisms include Disability Benefits (AA, PIP, DLA & ESA).**  
0117 947 9919 | [navigators@wecil.co.uk](mailto:navigators@wecil.co.uk)

## Other Support

### 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](mailto:info@somalicentre.co.uk)

### Healthy Start Vouchers

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

[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

### Moneyhelper

Advice to help improve your finances

0800 138 7777 | 07701 342 744 (WhatsApp)

[www.moneyhelper.org.uk](http://www.moneyhelper.org.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](http://www.greatwesterncu.org)

### Step Change

Debt charity offering debt advice and money management

0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

### Turn2Us

Information and financial support

0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)

[benefits-calculator-2.turn2us.org.uk](http://benefits-calculator-2.turn2us.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](mailto:advice@bristolrefugeerights.org)

[www.bristolrefugeerights.org](http://www.bristolrefugeerights.org)

### 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 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)

### 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)

## 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 08/10/21.

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

