



# Advice and guidance for those worried about money

Stockport Money Advice  
Referral Tool (SMART)



**STOCKPORT**  
METROPOLITAN BOROUGH COUNCIL

[stockport.gov.uk](https://www.stockport.gov.uk)

October 2022

# Emergency Contacts

## Out of Hours support

If you are supporting an individual or family out of normal office hours, further support is available via:

### Citizens Advice Out of Hours Advice Service:



**0161 750 5053**

- Open between 6pm and 9pm, 7 days a week.

### Stockport Council Out of Hours Social Care Team



**0161 718 2118**

- Monday to Thursday: 4:30 to 8:30am
- Friday from 4:30pm to 8:30am
- 24 hour cover on Bank Holidays

The Out of Hours Team can support children and adults who are at risk, in crisis and/or need immediate help including urgent help with mental health.

## Emergency Contacts

For urgent help with suicidal thoughts, phone

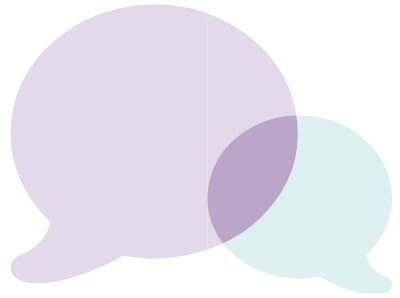
**Samaritans** on



**116 123**

More mental health support can be found by visiting [healthystockport.co.uk](http://healthystockport.co.uk)

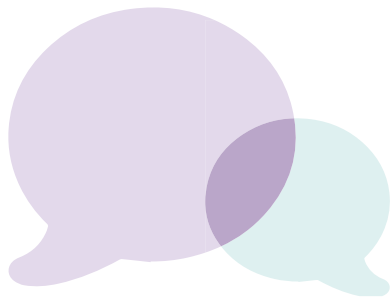
**Dial 999 in a  
life-threatening  
emergency**



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# I don't have enough money for bills



## Citizens Advice Stockport

- For people struggling to pay energy bills (ex. Gas and electric), rent or council tax.
- Free, confidential, independent and impartial advice and information. For those on a low income, CA can help with:  
Benefit checks and applying for benefits i.e. Universal Credit, Job Seeker's Allowance, Housing Benefit, Working and Child Tax Credits, Pension Credit, Income Support and more
- Tailored support with benefits for those who are sick or disabled or carers i.e. Employment and Support Allowance, Personal Independence Payment, Disability Living Allowance and more
- Armed Forces and Veterans advice
- Rent and mortgage arrears



Phone: **0808 278 7803**  
Out-of-hours phone or SMS:  
**0161 850 5053** (6pm – 9pm 7 days a week)

## Stockport Support Funds

Financial support in a crisis, including for example:

- A food bank referral
- Help to find items that you may need in your home. For example; cooker, fridge, washing machine and essential furniture
- Gas and electricity top up for prepaid meters
- Help paying your Council Tax
- Payment of a shortfall in rent
- Help to apply to a charity or trust fund  
See website for time-limited grants



Phone: **0161 474 2140**  
Email: [supportfund@stockport.gov.uk](mailto:supportfund@stockport.gov.uk)  
Website:  
[stockport.gov.uk/financial-support-in-a-crisis](http://stockport.gov.uk/financial-support-in-a-crisis)

## Turn2Us

Information and help with benefits, grants and energy and water schemes to help save money on bills.



Website: [www.turn2us.org.uk](http://www.turn2us.org.uk)

## Energy bills

If someone is struggling to pay their energy bills they may be able to get support to reduce their bills, apply for a warm home discount, or access other grants. Contact National Energy Action/NEA on



Phone: **0800 304 7159**

Customers are recommended to contact their supplier or housing provider as early as possible if they are struggling with their energy bills. Suppliers are required to work with customers to agree payment plans that customers can afford and can also offer other options to help with bills.

## United Utilities

United Utilities can help with pay-as-you-go tariffs and their Trust Fund can help with grants for white goods and to clear arrears.



Phone: **0800 072 6765**  
Website: [uutf.org.uk/](http://uutf.org.uk/)

# I don't have enough money for food

For people struggling to feed themselves, their family or their children.

## Stockport Foodbank

Centres in Bredbury, Cheadle, Cheadle Heath, Hazel Grove, Heaton Norris, Offerton and Reddish.



Phone: **07483 115349**

Access by agency referral only.  
(Monday to Friday, 9am to 5pm)

Website: [stockportfoodbank.org.uk](http://stockportfoodbank.org.uk)

Contact Citizens Advice Stockport for a referral

Phone: **0808 278 7803** (Out-of-hours phone /  
SMS: **0161 850 5053** (6pm – 9pm 7 days a week)

## Chelwood Foodbank Plus

Access by agency referral or online self-referral.  
Centres in Cheadle, Brinnington and Edgeley.



Phone: **0161 883 1792**

If you cannot get to a normal referral agency  
(Monday to Friday, 10am to 4pm)

Website: [chelwoodfoodbankplus.org](http://chelwoodfoodbankplus.org)

## 'The Pantry' in Marple

A low-cost food option with 5 locations across Stockport. Memberships cost £3.50 per week and allow members to select up to 10 items of shopping often valued over £20 at mainstream supermarkets. Memberships by referral only via Support Funds

Visit: CONNECT Community Hub,  
23 Queen St, Marple, SK6 6BQ

## Gatley Foodbank

Local area residents can access by visiting on Monday 2 to 3pm, Wednesday 2 to 3pm, or Saturday 9:30am to noon.

Visit: Bethany Church,  
100 Church Rd, Cheadle, SK8 4NQ

## Ebony & Ivory Community Organisation (EAICO)

Culturally appropriate low-cost food parcels for £2.50. Pick-up by appointment only on Saturdays between 12 noon and 2pm. (Food parcels cost £2.50) Referrals by emailing [Abagraham@eaicostockport.org](mailto:Abagraham@eaicostockport.org) or EAICO [contactus@eaicostockport.org](mailto:contactus@eaicostockport.org).

Visit: 23 High St, Stockport, SK1 1EG



Phone: **0161 477 1914**

## Cherry Tree Project / St. Chads Church Romiley

Weekly food parcels by online request at [www.surveymonkey.com/r/72KQCDW](http://www.surveymonkey.com/r/72KQCDW).

Pick up from Guywood Centre (Guywood Lane, Romiley, SK6 4AN) every Thursday between 10am and 12 noon or on Tuesdays at The Hub (2 Cherry Tree Lane, Romiley, SK6 4ER) between 10am and 12 noon.

## Stockport Homes Pantries - for those on low income

There are 5 pantries in Stockport that the community can sign up for. Each charge £3.50 a week for membership, which enables members access to 10 items of shopping each week, often worth up to £20 or more.



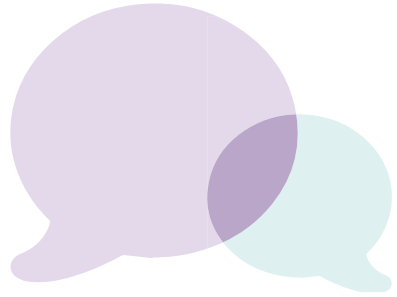
Website: [yourlocalpantry.co.uk](http://yourlocalpantry.co.uk)

Sign up to become a member at Your Local Pantry or access a referral via support funds:  
Phone: **0161 474 2140**

Website:  
[stockport.gov.uk/financial-support-in-a-crisis](http://stockport.gov.uk/financial-support-in-a-crisis)

# I have money issues caused by...

## ... problems with benefit claim



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### Citizens Advice Stockport

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Support with benefit applications, claims, and payments, including potentially getting benefits paid early.



Phone: **0808 278 7803**  
Out-of-hours phone or SMS:  
**0161 850 5053** (6pm – 9pm 7 days a week)  
Website:  
[casort.org/information-and-advice](https://casort.org/information-and-advice)

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### Stockport Homes Money Advice Team

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(Stockport Homes customers only)  
Help with benefit claims and/or challenging a decision.



Phone: **0161 217 6016**  
Website: [stockporthomes.org/advice-and-support/my-money/meet-the-money-advice-team](https://stockporthomes.org/advice-and-support/my-money/meet-the-money-advice-team)

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### Welfare rights at Stockport Council

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Help with benefit overpayments, benefit decisions, mandatory reconsiderations and appeals, including representation at tribunals.



Phone: **0161 217 6003**  
Email: [welfare.rights@stockport.gov.uk](mailto:welfare.rights@stockport.gov.uk)  
Website: [stockport.gov.uk/start/request-an-appointment-for-specialist-help-with-benefit-appeals](https://stockport.gov.uk/start/request-an-appointment-for-specialist-help-with-benefit-appeals)

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### Disability Stockport

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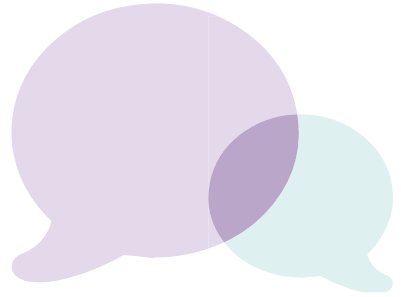
Help with disability-related benefit claims and appeals.



Phone: **0161 480 7248**  
Email: [email@disabilitystockport.org.uk](mailto:email@disabilitystockport.org.uk)  
Website: [disabilitystockport.org.uk](https://disabilitystockport.org.uk)

# I have money issues caused by...

...a debt or arrears and need help with budgeting



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## Citizens Advice Stockport

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Advice and support including financial assessments, solutions, debt recovery options available to creditors, income maximisation, financial statements, basic budgeting support. One-to-one support by appointment also available.



Phone: **0808 278 7803**  
Website: [casort.org/information-and-advice](https://casort.org/information-and-advice)

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## Debt Advice Team

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Specialist free debt advice including advice, advocacy and representation at court, negotiation with creditors and help with insolvency options such as Debt Relief Orders and bankruptcy.



Phone: **0161 217 6003**  
Email: [debt.advice@stockport.gov.uk](mailto:debt.advice@stockport.gov.uk)  
Website: [stockport.gov.uk/debt-advice](https://stockport.gov.uk/debt-advice)

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## National Debtline

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Free budgeting help.



Freephone: **0808 808 4000**  
Website: [nationaldebtline.org/](https://nationaldebtline.org/)

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## Stockport Homes Money Advice Team

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(Stockport Homes customers only)  
Help to arrange payment options for Stockport Homes tenants in rent arrears. One-to-one budgeting advice available.



Phone: **0161 217 6016**  
Website: [stockporthomes.org/advice-and-support/my-money/meet-the-money-advice-team](https://stockporthomes.org/advice-and-support/my-money/meet-the-money-advice-team)

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## Christians Against Poverty

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Support finding suitable options based on individual circumstances. Options include Debt Management Plans, Debt Relief Orders, Individual Voluntary Arrangements and more.



Phone: **0800 328 0006**  
Website: [capuk.org](https://capuk.org)

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## Stockport Credit Union

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Affordable financial products including affordable loans for people who live or work in Stockport.



Phone: **0161 430 5808**  
Email: [email@stockportcu.com](mailto:email@stockportcu.com)  
Website: [stockportcu.com](https://stockportcu.com)

# My mental health impacts my ability to manage my finances OR my finances are impacting my mental health

## Mental Health support

Open Door (aged 18+)  
Mental health and wellbeing support tailored to the needs of the individual.

Visit: Safe Haven drop-in at  
72-74 Prince's Street, SK1 1RJ

(Monday to Friday 10am to 8pm;  
Saturday to Sunday 12 to 8pm)

Phone: **0161 549 9717**

Open Door Helpline (24/7): **0800 138 7276**

Website: [makingspace.co.uk/open-door](http://makingspace.co.uk/open-door)



## Kooth and Qwell

For help with mental wellbeing.  
Non-judgemental, anonymous help from an online community, a range of tools, and direct messaging with qualified professionals.



Websites:

[kooth.com](http://kooth.com)  
[qwell.io](http://qwell.io)

(ages 10-25)  
(ages 26+)

## Samaritans



Urgent help with suicidal thoughts.  
Phone: **116 123**

## NHS Mental Health Helpline

Pennine Care NHS Foundation Trust helpline for all ages. Available 24/7.



Phone: **0800 014 9995**

## Shining a Light on Suicide

Greater Manchester website with resources and support for anyone concerned about suicide.



Website: [shiningalightonsuicide.org.uk/](http://shiningalightonsuicide.org.uk/)

## Mental Health & Money Advice

Online resource that gives clear, practical advice and support for people experiencing issues with mental health and money.



Website: <https://www.mentalhealthandmoneyadvice.org/en/>



# I have long term money issues caused by... ...unemployment

## Stockport Jobcentre Plus

Help to find suitable work. This could be full time, part time, permanent or temporary work

Benefits advice and what help and support is available for those who cannot work

### Disability Employment Advisers (DEAs)

Help with work-related issues for people with disabilities and for carers by specialist staff.

Visit: Job Centre Plus, Heron House, Wellington Street, Stockport, SK1 3BE  
(Mon – Fri 9am to 5pm)



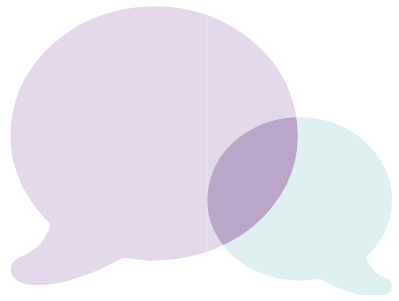
Phone: **0800 169 0190**

## Stockport Jobs Match and SK Employment Hub

- Access to temporary and permanent job opportunities across all sectors
- Free CV templates and online interview coaching
- Signposting to local providers of training, apprenticeships, work placements, employability programmes, volunteering opportunities and more



Website: [stockport-jobsmatch.co.uk](http://stockport-jobsmatch.co.uk)



## Work Clubs

- Support with job searches, CV writing and online applications
- Help with interviews and interviewing skills
- Signposting to training opportunities and relevant services

## Stockport Homes Work Club



Phone: **0161 474 3773**  
Website:

[stockporthomes.org/employment-support](http://stockporthomes.org/employment-support)

## Stockport Council Work Club



Phone: **0161 474 3873**  
Email: [adminsolc@stockport.gov.uk](mailto:adminsolc@stockport.gov.uk)

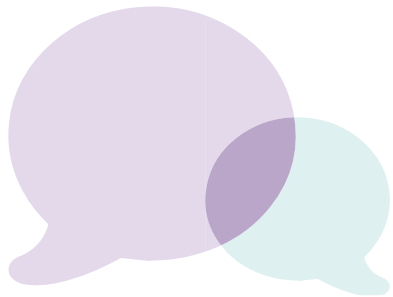
## Motiv8

Support for people aged 25+ who are not in employment or training and need support to get their lives back on track; whether they are experiencing issues with health, alcohol, drugs, domestic violence, debt, homelessness or other challenges.



Phone: **0161 331 2048**  
Email: [Info@manchesterbbo.co.uk](mailto:Info@manchesterbbo.co.uk)  
Website: <http://www.motiv8mcr.org>

# General information, advice and guidance



## Help with housing

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### Housing options

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Support with rent, mortgages, rough sleeping, and homeless emergencies.



Phone: **0161 217 6016**  
Out-of-hours emergencies: **0161 474 2818**  
Website: [www.stockporthomes.org/contact](http://www.stockporthomes.org/contact)

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### The Wellspring

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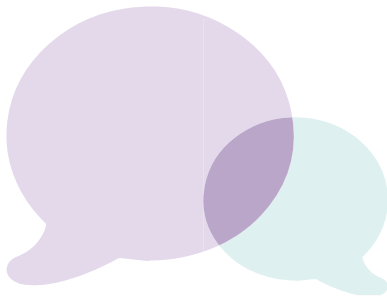
An inclusive resource centre that provides a range of advice and practical support for people who are homeless or at risk of becoming homeless. Free meals, hygiene facilities, clean clothing, rough sleeping resources, health services and specialist referrals for substance misuse, adult learning and life development.

Visit: The Wellspring,  
Harvey Street, Stockport, SK1 1YD



Phone: **0161 477 6344**  
(8am to 4pm Monday – Friday and  
8am to 2pm Saturday & Sunday)  
Out-of-hours emergencies: **0161 474 2818**  
Email: [info@thewellspring.co.uk](mailto:info@thewellspring.co.uk)

# General information, advice and guidance



## Help with wellbeing

### Stockport Support Hub

Help with mental or physical wellbeing, relationships, support at home, transport, finance or caring for someone.



Phone: **0161 474 1042**  
Text (for deaf community): **07539 468 560**  
Website: [stockportsupport.com](http://stockportsupport.com)

### START: Stockport Triage Assessment and Referral Team

Offering free, confidential and local support to make lifestyle changes to improve the wellbeing of anyone who lives, works or is registered with a GP in Stockport.



Phone: **0161 474 3141**  
Email: [START@Stockport.gov.uk](mailto:START@Stockport.gov.uk)  
Website: [healthystockport.co.uk](http://healthystockport.co.uk)

### Stockport and District Mind

Independent mental health charity that offers friendly, accessible support and information to promote wellbeing in the community.



Phone: **0161 489 7393**  
Website: [stockportmind.org.uk](http://stockportmind.org.uk)

### Viaduct Care

Support to help improve mental and physical health and wellbeing, including support with long-term physical health conditions and help finding community activities or support groups. Self-referral online at: [viaductcare.org.uk/self-referer/](http://viaductcare.org.uk/self-referer/) or through a GP.



Phone: **0161 204 4675**  
Website: [viaductcare.org.uk/our-services/wellbeing-and-self-care-service](http://viaductcare.org.uk/our-services/wellbeing-and-self-care-service)

### Multi Agency Safeguarding & Support Hub (MASSH)

The Multi-Agency Safeguarding and Support Hub (MASSH) is the single point of contact for the public and professionals to report concerns, request advice and share information about a child and or family. Before you make a referral, you must decide on the level of need as well as obtain the consent of the family unless this will put the child at risk of harm. For more information:



Phone: **0161 217 6028**  
Website: [stockport.gov.uk/contacting-the-massh](http://stockport.gov.uk/contacting-the-massh)

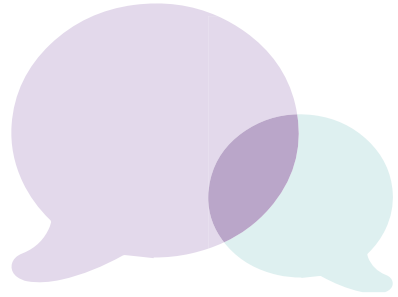
### Stockport without abuse

A local charity that offers a range of services to help and support women, men and children who are affected by domestic abuse.



Phone: **0161 477 4294**  
Email: [info@stockportwithoutabuse.org.uk](mailto:info@stockportwithoutabuse.org.uk)  
Website: [stockportwithoutabuse.org](http://stockportwithoutabuse.org)

# General information, advice and guidance



## Community Support

### Stockport Local Directory

A directory of Stockport's volunteer run groups, activities and events.



Website: [stockport.gov.uk/groups](https://stockport.gov.uk/groups)

### Stockport Community Champions

Stockport Community Champions are volunteers who help their communities recover from the impact of coronavirus (COVID-19) as well as helping to improve people's health and wellbeing through sharing the latest information from Public Health and other partners. Champions will connect with people who are most at risk from the impact of COVID-19.



Website: [stockport.gov.uk/community-champions](https://stockport.gov.uk/community-champions)

### Stockport Volunteer Hub

Connects like-minded people, helps with career advancement and helps match people to opportunities that are fun, fulfilling or teach new skills.



Website: [stockportvolunteerhub.org.uk](https://stockportvolunteerhub.org.uk)

# Digital Support

## I don't have enough money to get online

For people struggling to get online, or do things online, or who have lost access to the internet through lack of money

### Free WiFi

You can go to our libraries, One Stockport Hub or Fred Perry House reception to connect to the internet using free WiFi on your own device or a computer. By registering for the 'Open+' service available in many of our libraries, you can use WiFi for extra hours each week, outside times when staff are present.



Phone libraries: 0161 217 6009  
Email: [libraries@stockport.gov.uk](mailto:libraries@stockport.gov.uk)  
Website: [stockport.gov.uk/wi-fi-and-computers](http://stockport.gov.uk/wi-fi-and-computers)

### Borrow a device or data

If you do not have access to the internet at home, you may be able to borrow a device and data from the Digiknow Device Library for free. This also comes with information from a 'Digital Champion' about getting online.



DigiKnow Helpline: 07724 217888  
Email: [hello@startpoint.org.uk](mailto:hello@startpoint.org.uk)  
Website: [stockport.gov.uk/digiknow](http://stockport.gov.uk/digiknow)

### Buy a low-cost refurbished device

You can purchase a refurbished device at a low cost from Community Computers. This also comes with information from a 'Digital Champion' about getting online.



Phone: 0161 476 2777  
Email: [enquiries@communitycomputers.co.uk](mailto:enquiries@communitycomputers.co.uk)  
Website: [communitycomputers.co.uk](http://communitycomputers.co.uk)

### Free community computer classes

You can get help to do something online at free, friendly and informal classes. They are held Monday to Friday at locations across Stockport and you can join at any time. Call the DigiKnow Helpline or visit our web pages for a list of classes.



DigiKnow Helpline: 07724 217888  
Email: [hello@startpoint.org.uk](mailto:hello@startpoint.org.uk)  
Website: [stockport.gov.uk/digiknow](http://stockport.gov.uk/digiknow)

### Libraries

If you don't have any way of getting online, your local Stockport library can help you get the support you need. There are free digital support sessions at some libraries. Or you can go to any Stockport library to use free Wi-Fi on your device or a public computer for free. And all library staff can signpost you to support to get online for the first time.



Phone: 0161 217 6009  
Email: [libraries@stockport.gov.uk](mailto:libraries@stockport.gov.uk)  
Website: [stockport.gov.uk/wi-fi-and-computers](http://stockport.gov.uk/wi-fi-and-computers)

### DigiKnow

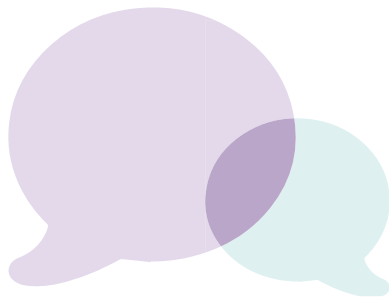


DigiKnow is a partnership of groups and organisations in Stockport who can help you learn how to do things online for free. Look for the DigiKnow logo or call the DigiKnow Helpline to get support over the phone, find out more about borrowing devices or find a class near you. If you're already online but want to improve your digital skills, there are links on our web pages to where you can learn to do more for free.



DigiKnow Helpline: 07724 217888  
Website: [stockport.gov.uk/digiknow](http://stockport.gov.uk/digiknow)

# Further help: Navigators



## Community Support

The following organisations are able to provide support to people with accessing and navigating services.

### Stockport Support Hub

Information, advice and signposting to other organisations or resources if you're not sure about what help you need. Direct referrals also possible for:

- Carers Support (Stockport Signpost for Carers)
- Community Support (Pure Innovations)
- Domestic Abuse Support (Talk Listen Change)
- Home Support (Age UK)
- Transport Support (Stockport Car Scheme)
- Your Support (formerly The Prevention Alliance)



Phone: **0161 474 1042**  
Text (for the deaf community):  
**07539 468 560**  
Website: <https://stockportsupport.com>  
Email: [info@stockportsupport.com](mailto:info@stockportsupport.com)

### Disability Stockport

Provides support to adults experiencing one or more physical disabilities, learning disability, sensory loss and/or long term health condition; helps enable people to have greater choice and control over their lives, and have the support and skills they need to live independently.



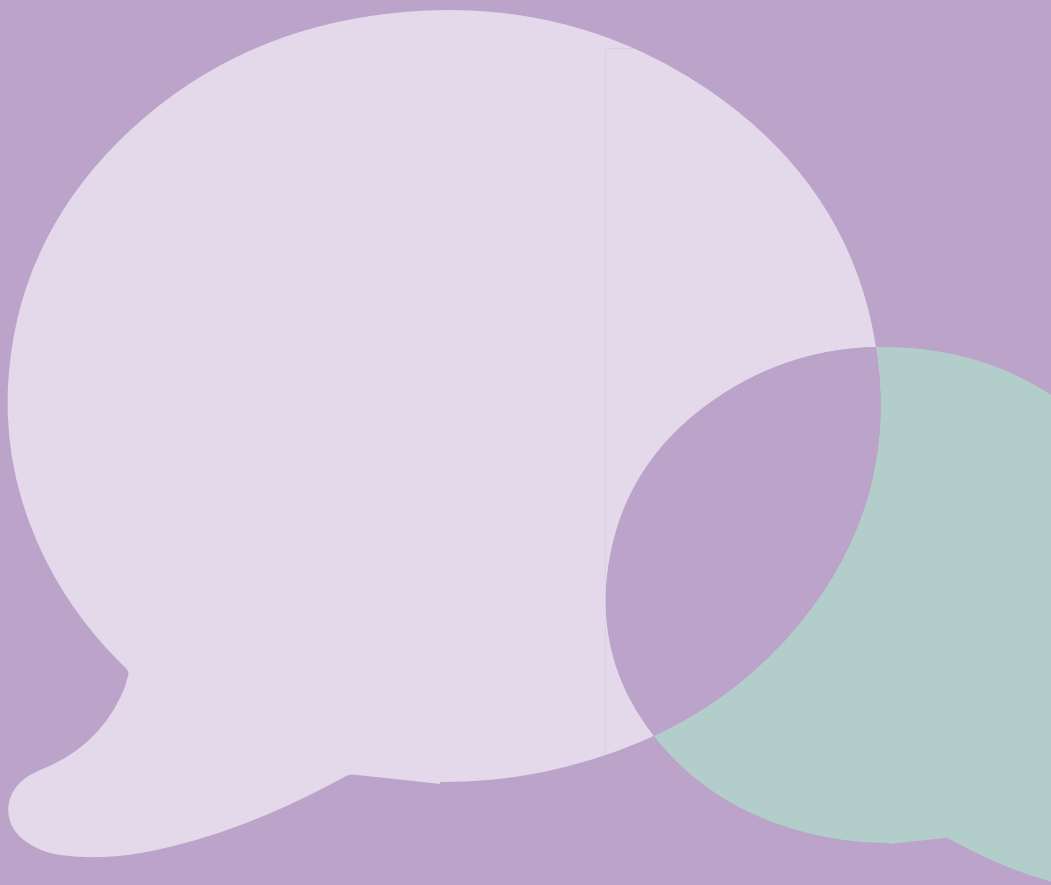
Phone: **0161 480 7248**  
Email:  
[email@disabilitystockport.org.uk](mailto:email@disabilitystockport.org.uk)  
Website:  
[www.disabilitystockport.org.uk](http://www.disabilitystockport.org.uk)

### Age UK Stockport

Offers a range of advice, guidance and services including benefits advice, Blue Badge applications, housing, transport options, consumer and utilities problems, legal matters, tax and financial matters, paying for care, information and advice for carers.



Phone: **0161 477 1213**  
Email:  
[info@ageukstockport.org.uk](mailto:info@ageukstockport.org.uk)  
Website:  
[www.ageuk.org.uk/stockport](http://www.ageuk.org.uk/stockport)



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