

Worrying about money?

Support is available in Exeter



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?

1 Council Support Schemes

People on low incomes may be able to access **Housing Benefit**, **Council Tax Support** and **Discretionary Housing Payment** from the council. All schemes depend on your current circumstances. You can find out more at:

www.exeter.gov.uk/benefits

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?

CITIZENS ADVICE EXETER

Provide advice on benefits, debt, housing and more
0808 278 7845

www.citizensadviceexeter.org.uk

Help with options: 1 2 3 4 5 6

AGE UK EXETER

Support and advice for older people, their families, and carers

01392 202 092

iandaExeter@ageukexeter.org.uk

www.ageuk.org.uk/exeter

Help with options: 1 2 4 6

CHRISTIANS AGAINST POVERTY

Debt advice charity and budgeting courses

0800 328 0006 (freephone)

www.capuk.org | www.CAPmoney.org

Help with option: 3

ECOE HEALTHY HOMES ENERGY ADVICE

Help with bills, heating controls, smart meters, changing tariffs. Support with benefits and debt, discount vouchers and home improvement grants. Home visits are available

0800 772 3617

healthyhomes@ecoe.org.uk

www.ecoe.org.uk/healthy-homes-wellbeing/referral-form/

www.ecoe.org.uk/healthy-homes-wellbeing/referral-form/

Help with options: 2 3 4

Other Support

Exeter City Council Housing Options Team

Help with homelessness or those at risk of homelessness

01392 265 726

housing.advice@exeter.gov.uk

www.exeter.gov.uk/housing/housing-homelessness-prevention-and-advice/contacting-us-for-housing-advice

St Petrock's Exeter (Ltd)

Help and support for those, rough sleeping, homeless or vulnerably housed

01392 422 396 | info@stpetrocks.org.uk

www.stpetrocks.org.uk

Devon Carers

Information, advice and support for unpaid carers

03456 434 435 | www.devoncarers.org.uk

FearLess - Devon Domestic Abuse Support Service

Support to female and male adults and to children who experience domestic abuse and violence

03451 551 074 | admin@splitzdevon.org

www.devonservices.org.uk/service/devon-domestic-abuse-support-service

Wellbeing Exeter

Help people to discover opportunities and ideas on how to feel better and get connected to what matters to them

01392 284 271

www.wellbeingexeter.org.uk/referral-form

The Moorings @ Devon

Mental health support to anyone aged 18+ in the Devon area

07990 790 920

devonexeter.mhm@nhs.net

Devon Mind

Offers mental health support services and advice in-person and online

01752 512 280 | hello@devonmind.com

www.devonmind.com

Shelter

Free housing advice

0808 800 4444 (freephone)

england.shelter.org.uk

Turn2Us

Information & financial support to get back on track, including benefits calculator and available grants

0800 802 200 | www.turn2us.org.uk

benefits-calculator.turn2us.org.uk

Other Support

Stop Loan Sharks

Investigates and prosecutes illegal money lenders and provides support for borrowers

0300 555 2222

www.stoploansharks.co.uk

reportaloanshark@stoploansharks.gov.uk

StepChange

Expert debt advice and money guidance

0800 138 1111

www.stepchange.org

Debt Advice Foundation

Specialist debt charity offering advice on any aspect of debt

0800 043 4050

www.debtadvicefoundation.org

MoneyHelper

Advice to help improve your finances

0800 138 7777

www.moneyhelper.org.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

0300 330 7010

healthy.start@nhsbsa.nhs.uk

www.healthystart.nhs.uk

For Migrants, Asylum Seekers and Refugees

Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

Inclusive Exeter

Help with benefits and form filling to people whose first language is not English and who may struggle accessing mainstream services

07360 813 133

admin@inclusiveexeter.org.uk

www.inclusiveexeter.org

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. The information on this leaflet was last updated on 20/06/23.

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback



Interactive version



www.worryingaboutmoney.co.uk/exeter