

## Step 1: What's the problem?

### I suddenly have no money

- Struggling with the rising cost of energy
- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

### I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

### My money doesn't stretch far enough

- I can't top up a pre-payment meter
- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See options **1 2**

### I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

## Step 2: What are some options?

### 1 Council Support Schemes

People on low incomes may be able to get **Housing Benefit, Discretionary Housing Payments** and **Council Tax Support** from Hertsmere Borough Council.

All schemes will depend on your current circumstances. Find out more at:

[www.hertsmere.gov.uk/benefits](http://www.hertsmere.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 you manage your gas and electricity bills and give free advice and guidance. Energy advisors are also able to suggest ways in which people can make savings around the house, as well as issuing emergency fuel vouchers if needed. Advisors can also **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 with these options?**

## Step 3: Where can I get help?

For free and confidential advice

**Citizens Advice Help to Claim**  
Advice and support for claiming Universal Credit  
0800 144 8444  
[www.citizensadvice.org.uk/helptoclaim](http://www.citizensadvice.org.uk/helptoclaim)

**Citizens Advice Hertsmere**  
Advice on benefits, energy, debt, money, housing and more  
0800 144 8848  
[www.citizensadvice.org.uk/local/hertsmere](http://www.citizensadvice.org.uk/local/hertsmere)

Help with options: ① ② ③ ④ ⑤ ⑥

**Age UK Hertfordshire**  
Support and advice for older people (50+), their families and carers  
0300 345 3446 | [info@ageukherts.org.uk](mailto:info@ageukherts.org.uk)  
[www.ageuk.org.uk/hertfordshire](http://www.ageuk.org.uk/hertfordshire)

Help with options: ① ② ⑥

## Other Support

**Hertfordshire County Council Welfare Assistance**  
A support scheme to help Hertfordshire residents facing an immediate financial crisis  
[www.hertfordshire.gov.uk/about-the-council/news/cost-of-living/hertfordshire-welfare-assistance.aspx](http://www.hertfordshire.gov.uk/about-the-council/news/cost-of-living/hertfordshire-welfare-assistance.aspx)

**HertsHelp**  
A network of community organisations providing advice and support for Hertfordshire residents  
0300 123 4044 | [info@hertshelp.net](mailto:info@hertshelp.net)  
[www.hertshelp.net/hertshelp.aspx](http://www.hertshelp.net/hertshelp.aspx)

Updated on 07/10/24

Feedback? Share your experience of using this guide by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

## Other Support

**Communities 1st**  
Wellbeing advice and support for Hertsmere residents  
01727 649 930 | [help@communities1st.org.uk](mailto:help@communities1st.org.uk)  
[www.communities1st.org.uk](http://www.communities1st.org.uk)

**Herts Mind Network**  
Mental health support  
020 3727 3600 | 01923 256 391 (out of hours 7pm-1am)  
[info@hertfordshiremind.org](mailto:info@hertfordshiremind.org)  
[www.hertsmindnetwork.org](http://www.hertsmindnetwork.org)

**Healthy Hubs Hertsmere**  
Information, advice and support to stay healthy and well  
[www.hertsmere.gov.uk/healthyhubs](http://www.hertsmere.gov.uk/healthyhubs)

**StepChange**  
Advice on debt and money management  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

**Healthy Start**  
To help buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4.  
0300 330 7010 | [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

**MoneyHelper**  
Support with debt, benefits, money management and pensions  
0800 138 7777 | [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

**Shelter**  
Free housing advice  
0808 800 4444 | [england.shelter.org.uk](http://england.shelter.org.uk)

**Debt Advice Foundation**  
Advice on any aspect of debt  
0800 043 4050 | [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

Digital version



[www.worryingaboutmoney.co.uk/hertsmere](http://www.worryingaboutmoney.co.uk/hertsmere)

# Worrying About Money?

Advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Hertsmere



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