

Worrying about money?

Support is available in Bournemouth, Christchurch and Poole



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 Help with your rent or housing costs

People on low incomes of state pension age or in supported or temporary accommodation may be eligible for housing benefit. It may also be possible to apply for Discretionary Housing Payment and Council Tax Support. Otherwise it may be best to apply for Universal Credit to help with housing costs. Find out more at: www.bcpccouncil.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 things like your 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 / Rent Arrears

Debt, including rent arrears, 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 Universal Credit Benefit Advance

If you have made a new claim for Universal Credit 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? For free and confidential advice

CITIZENS ADVICE BOURNEMOUTH, CHRISTCHURCH AND POOLE (BCP)

Help with benefits, housing, employment problems, debt advice, energy advice and more

0808 278 7939

www.citizensadvicebcp.org.uk

Help with options: 1 2 3 4 5 6

BCP COUNCIL HOUSING OPTIONS SERVICE

Housing Advice

Support if you're at risk of homelessness and for rent arrears if at risk of notice/eviction in private rented accommodation

01202 123 147

bcphousingadvice@bcpcouncil.gov.uk

www.bcpccouncil.gov.uk/housing

Help with options: 1 3

AGE UK BOURNEMOUTH, POOLE, AND EAST DOREST

Information and advice service for older people, their families and carers

01202 530 530 | enquiries@ageukbped.org.uk

www.ageuk.org.uk/

bournemouthpooleeastdorset/

Help with options: 1 2

CHRISTIANS AGAINST POVERTY

Debt advice, ongoing support and life skills courses (including budgeting) for those with problem debt or low income

0800 328 0006 | www.capuk.org

cap@lovechurch.org.uk (Bournemouth)

ruthhobbs@capuk.org (Poole)

Help with option: 3

FAITHWORKS CMA (COMMUNITY MONEY ADVICE)

Budgeting coaching and debt advice at three locations in Bournemouth, at Jimmy's in Poole and at St Joe's in Christchurch

01202 429 037 | cma@faith-works.org.uk

www.faith-works.org.uk/what-we-do/cma-community-money-advice

Help with option: 3

SHELTER

Housing and debt advice and attendance at Bournemouth County Court for housing possession hearings

03445 151 777 (legal aid services)

0808 800 4444

bournemouth@shelter.org.uk

england.shelter.org.uk/get_help

Help with options: 2 3 6

Other Support

Free School Meals

How to apply for free school meals

01202 123 456 | fsm@bcpcouncil.gov.uk

www.bcpccouncil.gov.uk/freeschoolmeals

Connection

24/7 mental health support for Dorset residents

0300 123 5440

www.dorsethealthcare.nhs.uk/access-mental-health

National Energy Action

Free energy advice to householders

0800 304 7159

www.nea.org.uk/get-help/

BCHA Domestic Abuse Helpline

Help and support for people facing domestic abuse

01202 547 755 (Bournemouth and Dorset)

01202 710 777 (Poole)

www.bcha.org.uk/our-services/supported-housing/domestic-abuse/

St Mungo's

The Bournemouth, Christchurch, and Poole Rough Sleepers Team support people sleeping rough

01202 315 962 | www.mungos.org

b&pstreetoutreach@mungos.org

Faithworks (Half-time service)

Help for people on the street or vulnerably housed to access local services and support

07842 174 241 Monday – Friday, 10am – 12pm

(except bank holidays)

www.faith-works.org.uk/what-we-do/homelessness

National Debt Line

Free and independent debt advice over the phone and online

0808 808 4000 | www.nationaldebtline.org

Debt Advice Foundation

A specialist debt charity offering advice on any aspects of debt

0800 043 4050 | www.debtadvicefoundation.org

Other Support

Turn2Us

Information on benefits and financial support, including online benefit calculator

0808 802 2000 | turn2us.org.uk
benefits-calculator-2.turn2us.org.uk

Healthy Start Vouchers

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

(Also available for people with NRPF)
0300 330 7010 | www.healthystart.nhs.uk
healthy.start@nhsbsa.nhs.uk

StepChange

Debt Charity offering free debt advice and money management

0800 138 1111 | www.stepchange.org

MoneyHelper

Support with debt, benefits, money management and pensions

0800 138 7777 | www.moneyhelper.org.uk

We Are With You

Drug and alcohol support

01202 558 855 | www.wearewithyou.org.uk

For Migrants with No Recourse to Public Funds (NRPF), Refugees and Asylum Seekers

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

British Red Cross

Refugee and migrant support

07738 944 626

www.redcross.org.uk/get-help/get-help-as-a-refugee/contact-your-local-refugee-service

International Care Network

Helping to rebuild the lives of asylum seekers and vulnerable migrants in Bournemouth, Christchurch and Poole

01202 589 395 | info@icn.org.uk
www.icn.org.uk

Citizens Advice BCP - Monthly Immigration Advice Clinic

Providing free immigration advice

0808 278 7939

www.citizensadvicebcp.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. The information on this leaflet was last updated on 07/11/23.

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



Digital Version



www.worryingaboutmoney.co.uk/bcp