

Step 1: What's the problem?

I suddenly have no money

- 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

- 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 option **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 access housing benefit, council tax reduction and discretionary housing payment through their local council. This will depend on your current circumstances.

Find out more at:

www.arun.gov.uk/benefits

www.chichester.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 **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 with these options?

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Each of these services offer free and confidential advice

Arun & Chichester Citizens Advice

Helping people across the two districts on matters such as debt, welfare benefits, housing, legal, immigration and grants (interpreters available)
0808 278 7969 | www.arunchichestercab.org.uk
Energy Advice: 01243 974 063

Help with options: 1 2 3 4 5 6

Arun District Council

Help to access benefits

01903 737 753 | www.arun.gov.uk/benefits

Help with options: 1 2

Other Arun District Council Support

Housing: 01903 737 500

housing.options@arun.gov.uk

Chichester District Council

Help to access benefits

01243 534 509 | benefits@chichester.gov.uk
www.chichester.gov.uk/benefits

Help with options: 1 2

Other Chichester District Council Support

Housing advice: 01243 534 734

Choose Work Programme advice: 01243 534 889

Christians Against Poverty

Free advice and ongoing support for those struggling with debt, with centres in Chichester and Littlehampton
0800 328 0006 | www.capuk.org

Help with options: 2 3

Age UK West Sussex, Brighton & Hove

Confidential and impartial service specifically for the needs of older people (50+)
0800 019 1310

www.ageuk.org.uk/westsussexbrightonhove/ourservices/money-advice-service

Help with options: 2 3

Updated on 13/12/21

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Other Support

Carers Support West Sussex

Benefit advice for unpaid carers registered with Carers Support West Sussex
0300 028 8888 | info@carerssupport.org.uk
www.carerssupport.org.uk

Clarion Futures

Benefits, money, employment and training advice for Clarion residents. Employment and training advice for the community
0300 500 8000 | www.clarionhg.com/charitable-foundation

West Sussex County Council

Community Support Hub

Help to access Covid-19 support services including hardship assistance
0330 222 7980 | www.westsussex.gov.uk

Pathfinder West Sussex

Mental health and wellbeing advice for adults

Bognor Regis: 01243 863 034

Littlehampton: 0300 303 5652

Chichester: 01243 780 420

Midhurst: 0300 303 5652

www.pathfinderwestsussex.org.uk

Turning Tides Littlehampton Community Hub

Support and advice for any single adult experiencing homelessness in Littlehampton area
01903 680 740 (Ext: 239)

www.turning-tides.org.uk/what-we-do/communityhubs/littlehampton-community-hub

Stonepillow

Supporting people facing homelessness across Arun and Chichester

01243 537 934 | www.stonepillow.org.uk

My Sisters' House

Provides a range of support needs to women from all backgrounds, struggling with abuse, poverty and mental health.

01243 697 800 | www.mysistershouse.info

Stop Loan Sharks

Support and advice on illegal moneylenders and managing money and debts

0300 555 2222 | www.stoploansharks.co.uk

GamCare

Free information, support and counselling for problem gamblers in the UK

0808 802 0133 | www.gamcare.org.uk

Worrying About Money?

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

Follow these steps to find out where to get help in Arun & Chichester



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