Worrying about money?

Support is available in Hart



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

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options: 1 4

My money doesn't stretch far enough

- Deciding between food, fuel and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low to cover costs
- 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 and/or family
- Benefit repayments

See option: 3

Step 2: What are some options?

1 Council Support Schemes

You can find information on how to apply for crisis support including help with heating oil through Hampshire County Council Crisis and Resilience Fund. Find out more: www.hants.gov.uk/socialcareandhealth/childrenandfamilies/connectforcommunities

Depending on your circumstances, you may be able to access housing benefit, housing payments through the Crisis and Resilience Fund, council tax support, and discretionary hardship support through Hart District Council.
Find out more: www.hart.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. Advisors can also provide support to access any discounts you may be entitled to, 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 and you are on Universal Credit, you may be able to access a Hardship Payment. Hardship payments are not always paid immediately and usually need to be paid back.

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 HART

Advice on housing, debt, benefits, employment and more

01252 878 435
Monday - Thursday, 9.30am - 3.30pm
www.citizensadvicehart.org.uk
Help with options: 1 2 3 4 5 6

JUNCTION 5 MONEY ADVICE

Advice for anyone struggling with debt

01256 769 953
advisers@junction5.org
www.lifechurchhook.org/community/junction-5-money-advice/
Help with option: 3

CHRISTIANS AGAINST POVERTY

Advice and ongoing support for people struggling with debt

0800 328 0006
info@capuk.org
www.capuk.org/get-help
Help with option: 3

Other Support

Hart District Council Housing Team

Help for anyone facing homelessness
01252 774 239 (Office hours)
01252 774 477 (Outside office hours)
dutyhomelessness@hart.gov.uk

Help for anyone at risk of losing their home
01252 774 239 (Office hours)
housing@hart.gov.uk
www.hart.gov.uk/housing-support

Here for Hart Directory

Directory of local support in Hart
www.hereforhartdirectory.org.uk

Hitting the Cold Spots

One-to-one advice on home energy and reducing energy bills
0800 804 8601
staywarm@environmentcentre.com
www.hantscoldspots.environmentcentre.com

Connect to Support Hampshire

Help to stay independent, safe and connected to your community including the Family Information and Services Hub
www.connecttosupporthampshire.org.uk

Inclusion Recovery Hampshire

Supporting people affected by drugs and alcohol in Hampshire
0300 124 0103 | 0300 330 2001
www.inclusionhants.org/our-hubs

Hampshire Healthy Families

Information on family health for Hampshire communities
www.hampshirehealthyfamilies.org.uk

Home-Start Hampshire

Help for families in Hampshire with children aged 0-5
0330 124 2095
www.home-starthampshire.org.uk

The Princess Royal Trust for Carers in Hampshire

Help for unpaid carers in Hampshire
01264 311 680 | 0800 169 1577
www.carercentre.com

Mental Wellbeing Hampshire

Support for good mental health and wellbeing
www.hants.gov.uk/mentalwellbeinghampshire

Andover Mind

Help and support for people facing mental ill health
Hart and Rushmoor – Aldershot/Farnborough:
01252 317 481
wellbeinghartandrushmoor@andovermind.org.uk

Hampshire Domestic Abuse Partnership

Help and support for victims and survivors of abuse as well as professionals seeking advice
03300 165 112
www.hants.gov.uk/socialcareandhealth/domestic-abuse-partnership/support

Stop Domestic Abuse

Help and support for people living with domestic abuse
0330 053 3630 (Advice line)
www.stopdomesticabuse.uk

Other Support

Age Concern Hampshire
Support for older people across Hampshire
01962 868 545
www.ageconcernhampshire.org.uk

Speakeasy Advocacy
Independent advocacy for vulnerable adults and children in Hampshire
01256 423 829 | 07824 696 444
hello@speakeasyadvocacy.co.uk
www.speakeasyadvocacy.org.uk

SSAFA, the Armed Forces charity
A trusted source of support for service personnel, veterans, and their families in their time of need
0800 260 6780 (Option 1)
www.ssafa.org.uk/get-help

Help for Heroes
Help for veterans and their families
0300 303 9888
www.helpforheroes.org.uk/get-help

StepChange
Debt advice and money management
0800 138 1111 | www.stepchange.org

Shelter
Free housing advice
0808 800 4444
www.england.shelter.org.uk

Turn2us
Information on benefits and grants
www.turn2us.org.uk
www.benefits-calculator.turn2us.org.uk

Healthy Start
Help to buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4
(Also available for people with NRPF)
0300 330 7010
healthy.start@nhsbsa.nhs.uk
www.healthystart.nhs.uk

For Migrants with No Recourse to Public Funds (NRPF)

Project 17
Advice on housing and financial options for families with children facing severe poverty or homelessness because they have NRPF
07963 509 044 | www.project17.org.uk

The Unity Project
Support to have NRPF condition removed if applicable and other support
www.unity-project.org.uk

Interactive version:

www.worryingaboutmoney.co.uk/hart

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

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