

Other Support

Community Resource

Energy advice and small grants for people struggling with fuel bills.
01743 360 641

enquiries@community-resource.org.uk

Stop Loan Sharks

0300 555 2222

www.stoploansharks.co.uk

Just Credit Union

Provide a safe home for savings with access to affordable loans.

07143 252 325

info@justcreditunion.org

FAIRshare Credit Union

Safe home for savings and access to affordable loans.

01952 200 200

info@fairshare.uk.com

MWS Credit Union

Savings and affordable loans to the residents of Madeley, Woodside and Sutton Hill.

01952 408111

info@mswcreditunion.com

Telford and Wrekin Domestic Abuse Service

0800 840 3747

helpline@wmwa.org.uk

Forum 50+ Telford

Support, activities, information and advice to people over the age of 50.

07932 828 333 or 07552 975 676

enquiries@forum50plus.org.uk

Housing Solutions team

Telford & Wrekin Council

Housing and Homelessness

01952 381925

Mental Health support

Samaritans

116 123

jo@samaritans.org (response time 24 hrs)

Papyrus

Specialist service for young people experiencing thoughts of suicide.

Call 0800 068 4141 or text 07860 039 967

24hr NHS urgent mental health line

0808 196 4501

Telford and Wrekin Mind

Charity providing mental health support, information and advice

Crisis Line 0300 124 0365

For other services 07434 869248

talk2@telfordmind.co.uk

NHS Telford & Wrekin Wellbeing Service

01952 457 415

www.wellbeing.telford@mpft.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/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

Citizens Advice Immigration Support

Support after you receive refugee status.

www.citizensadvice.org.uk/immigration/after-you-get-refugee-status

Migrant Help

Independent advice and guidance to assist asylum seekers in the UK.

0808 801 0503 (freephone)

www.migranthelpuk.org

Worrying about money?

Support is available in Telford & Wrekin



Three steps to find options and places to get help.

Leaflet produced by

Telford **Crisis** Support

More information available at

www.telfordcrisisupport.org.uk

@telfordsupport

Step 1 What's the problem?

I suddenly have no money.

- Lost job or reduced hours
 - Money stopped.
 - Lost money
 - Unexpected expenses
 - Disaster (e.g. flood or fire)
 - Relationship breakdown
 - Sanctioned (see option 5)
- See options.

1 2 5 6

My money doesn't stretch.

- Deciding between food, fuel, & mobile credit
 - Low income
 - Zero hours contract
 - Statutory Sick Pay too low
 - Facing redundancy
 - Not sure if eligible for support
 - Change of circumstances
- See options.

1 2

I have debt(s).

- Rent or Council Tax
 - Gas and electricity
 - Payday loans
 - Owe friends or family.
 - Benefit repayments.
 - Loan Sharks
 - Bank loans and credit cards.
- See option.

3

I am waiting on a benefit payment or advance.

- New claim for benefits
 - Payment delayed.
 - Waiting for a decision
- See options.

1 4

Step 2 Here are some options.

Option 1 Council Support Schemes

People on low incomes may be eligible for the benefits and schemes detailed here. Local emergency welfare assistance is also available for anyone struggling to meet their essential living costs or facing an unexpected crisis.

For more information go to
<https://www.telford.gov.uk/info/21827/help-and-advice-with-benefits-and-finance>

Option 2 Maximise your income.

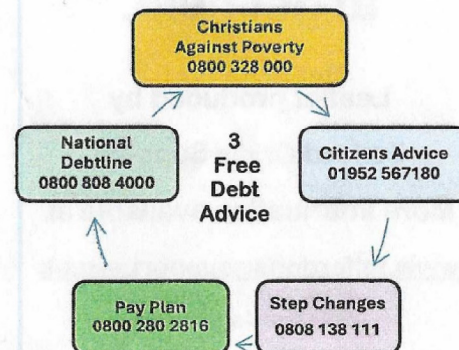
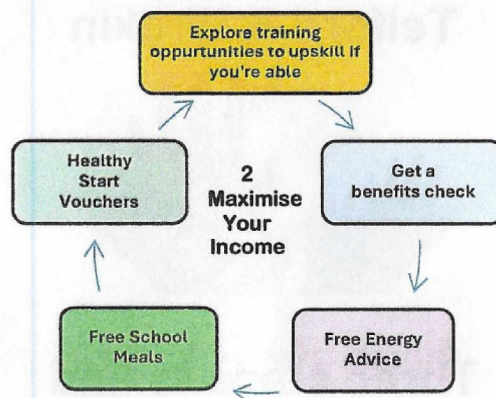
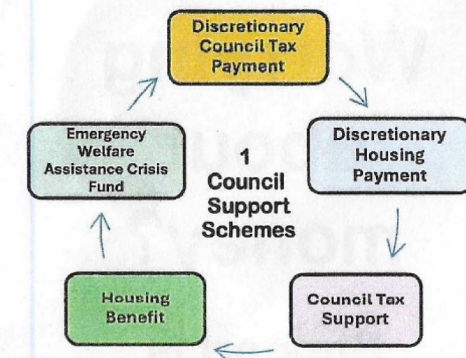
Anyone can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently.

Free School Meals:
<https://www.telford.gov.uk/info/20028/school-meals/9/free-school-meals>

Healthy Start Vouchers:
<https://www.healthystart.nhs.uk/how-to-apply/>

Option 3 Free 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



Option 4 Benefit Advance

If you have made a new claim for benefits and are in financial hardship while you wait for your first payment, you may be entitled 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).

Option 5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the DWP. 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).

See Step 3 for Advice

Option 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.

See Step 3 for Advice

Step 3 Where else can I get help?

As well as the places listed in Step 2, free and confidential advice is available from:

CITIZENS ADVICE

For Options 1,2,4,5 and 6
01952 567193
or 0808 278 7988

For Option 3 Debt Advice
01952 567180
citizensadvice.telfordandthetwrekin.org.uk/

More information and a self-referral form can be found on this website.

AGE UK

Support and advice for older people of state pension age, their families and carers.
01743 233 123
ageuk.org.uk/shropshireandtelford

Help with options 2,4 and 6

TELFORD ENERGY ADVICE (Marches Energy Agency)

Energy Advice and support with energy tariffs, bills, emergency grants and more
0800 677 1952 (freephone)

advice@mea.org.uk
www.mea.org.uk

Helps with option 3