

What's your situation?

I suddenly have no money

- Lost job
- Benefits stopped (sanctioned/failed a medical)
- Emergency/disaster (fire, flood, lost money)
- Relationship breakdown
- No recourse to public funds (NRPF)

See options **1** **2** **4**

NRPF option **8**

I'm waiting on a payment/decision

- New claim made for benefit
- Benefit is delayed
- Waiting for benefit decision to be reassessed

See options **1** **2**

My money does not stretch far enough

- Deciding between food and fuel
- Low income or zero-hours contract
- Not sure if eligible to claim for benefit
- Change of circumstances (eg. bereavement, illness, new baby, reduction in benefit)
- Unsure how to manage my money/overspending

See options **3** **4** **6** **7**

I have debt

- Rent, council tax, gas or electricity arrears
- Payday/high-cost loans or owing friends & family
- Borrowed from a 'loan shark'
- Benefit repayments

See options **4** **5** **6**

I have other problems that are affecting how I manage my money

Other issues such as mental health, homelessness, addiction or gambling are hindering my finances.

See the **Other Support** section

What are some of your options?

1

Benefit advance or hardship payment: If you have applied for benefits and are waiting for your first payment you may be able to get an advance. If you have no money because of a sanction, you may be able to claim a hardship payment from the Jobcentre. Depending on the type of benefit these payments may need to be paid back, so you should get advice before accessing either of these.

Who can help? **CA** **SI**

2

Challenging a decision: You can challenge a benefit decision if your benefit has been stopped, sanctioned or reduced and you believe the decision is wrong. Most decisions need to be challenged within one month, or within 13 months if there are special reasons for delay.

Who can help? **CA** **WR**

3

Budgeting: Advice and support to manage the money you have more effectively.

Who can help? **CA** **SI** **CP**

4

Benefit check: A benefit check can ensure you are receiving your maximum entitlement and you can receive help to claim benefits. If you're pregnant or have child under four years old you can also ask the advisor about healthy start vouchers; www.healthystart.nhs.uk
Self-check online: benefits-calculator.turn2us.org.uk

Who can help? **CA** **WR**

5

Debt advice: If you are struggling with debt you may be able to receive advice to help you address your debts which is tailored to your individual circumstances. This can include negotiating with your creditors on your behalf and supporting you through insolvency options where appropriate.

Who can help? **CA** **CP** **LS**

6

Energy advice: If you are struggling to pay your energy bills (or having to choose between food or fuel) you may be able to get support to reduce your bills, apply for a warm home discount, or access other grants. You may also be able to get support in making your home more energy efficient which will reduce your bills.

Who can help? **CA** **WH**

7

Discretionary fund payments: A range of discretionary or grant payments may be available from Oldham Council based on individual circumstances. These are in addition to DWP benefits.

For more information go to: marts.link/OLDhelp

Who can help? **CA** **SI** **WR**

8

Migrant Destitution Fund: Crisis grants of up to £80 per month are available for destitute migrants who are subject to migration controls and have no recourse to public funds. For more information go to: marts.link/MDF

Who can help? **SN**

Who can help?

How to access services

CA

Citizens Advice Oldham

Free, confidential advice on welfare benefits, financial capability, immigration & residency issues, human rights, family & personal issues. We offer specialist services in debt, housing and employment.

Adviceline: **0808 278 7803** (Mon-Fri, 8:30-5:30)
Out of Hours: **0161 580 5053** (6:00pm - 9:00pm, every day)
For Universal Credit Support: **0800 144 8 444**
Textphone: www.casort.org

SI

Support Inclusion Team

If someone has Council Tax arrears they can be referred to our team for support & advice. Also assist with budgeting advice.

Tel: **0161 770 6622** via Customer Support Centre
(Mon-Fri, 9:00-5:00)

WR

Oldham Welfare Rights Service

Offers free specialist advice & support to Oldham residents on welfare benefits issues, including challenging benefit decisions and providing representation at appeal tribunals. Helps in identifying & applying for benefits, starting with benefit calculations & advice/assistance in initially making the claim.

Online form: www.oldham.gov.uk/welfarerights
(Mon-Fri, 9:00-5:00)

WH

Warm Homes

Energy vouchers, energy advice, help with utility debts. Trust fund applications for furniture and white goods. Signposting for potential free heating upgrades and insulation measures, via GMCA referrals for homes energy grants.

Tel: **0800 019 1084** (Mon-Fri, 9:00-5:00)
E-mail: warmhomes@oldham.gov.uk
Web: marts.link/WarmHomes

CP

Christians Against Poverty

Free debt help from a friendly local team backed by a national charity. We help you find the best route out of debt, work out a budget, and walk with you every step of the way. Supports anyone regardless of their faith.

Tel: **0800 328 0006** for appointments (Mon-Thu, 9:30-5:00 & Fri, 9:30-3:30)

SN

SAWN

Handles applications to the Migrant Destitution Fund for eligible people who are supported via a referral. Also operates a pre-loved furniture hub and provides a wide range of support services for Black African women and families via a referral.

Tel: **07960 501 088**
Email: sawn.org@gmail.com

Other support

Age 50+ support

Age UK Oldham info@ageukoldham.org.uk
Information and signposting for the over 50s **0161 633 0213**
along with a wide range of other services.

Borrowing and saving

Credit Unions (gmpa.link/CU) are local not-for-profit firms offering savings accounts and low-cost loans subject to affordability.

Borrowed from a loan shark

LS Stop Loan Sharks **0300 555 2222**
Emotional and practical help for anyone who has borrowed from a loan shark or is worried about someone else who has.

Domestic abuse

GM Domestic Abuse Helpline helpline@independentchoices.org.uk
Provides confidential advice & support to anyone 16+ suffering from domestic violence or abuse in any form. **0800 254 0909**

Drug and alcohol

Turning Point **0300 555 0234**
The adult alcohol and substance misuse treatment and support service for Oldham.

Gambling

NHS Northern Gambling Service **0300 300 1490**
Provides specialist addiction therapy and recovery to people affected by gambling addiction and help to people close to those with gambling addiction. referral.ngs@nhs.net

Housing/Homelessness

Housing Options Oldham housing.options@oldham.gov.uk
Advice and support to people who are homeless or at risk of becoming homeless. **0161 770 4605**

Mental health

Tameside, Oldham and Glossop Mind office@togmind.org
A range of therapeutic support for adults, young people & families including counselling, listening spaces & drop-ins. **0161 220 9223**

Support finding employment

Get Oldham Working getoldhamworking@oldham.gov.uk
Provides support with CVs, job applications and interviews along with access to employability advisors, skills training, mental health services, and job opportunities. **0161 770 4674**

Support for families with children

Family Hubs marts.link/Hubs
Provides advice, help and support for parents or carers of children and young people.

Tenants of social housing

Registered social landlords provide many of the advice services described throughout this tool. Tenants of these housing providers may want to check first with their provider what support it can offer them.