

‘Worrying About Money?’ leaflet project

- Step-by-step guides to help people facing money worries and support workers and volunteers identify local ‘cash first’ or income-focused options
- Available as leaflets and interactive, poster, translated, easy read, and BSL versions
- Based on learning from Scotland’s ‘A Menu for Change’ project, ‘Worrying About Money?’ leaflets first co-developed and disseminated in Scotland
- IFAN started work to co-develop leaflets in England since Autumn of 2020
- ‘Worrying About Money?’ resources now available across 130 UK local authorities
- Tool to initiate ‘cash first’ conversations



Co-developing 'Worrying About Money?' resource

in the South West:

- local authority teams
- advice providers
- financial inclusion partnerships
- food aid networks
- food banks
- other local charities
- food poverty alliances

18 'Worrying About Money?' leaflets and alternative versions available for:

- Bath and North East Somerset
- Bristol
- Cheltenham
- Cornwall
- Exeter
- Forest of Dean
- Gloucester
- Mendip
- North Somerset
- Plymouth
- Sedgemoor
- South Hams
- Stroud and Cotswold
- Swindon
- Taunton and Wellington
- Teignbridge
- Tewkesbury
- Wiltshire



Worrying about money?

Support is available in Plymouth

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

Three steps to find options and places to get help

Money Counts training sessions:

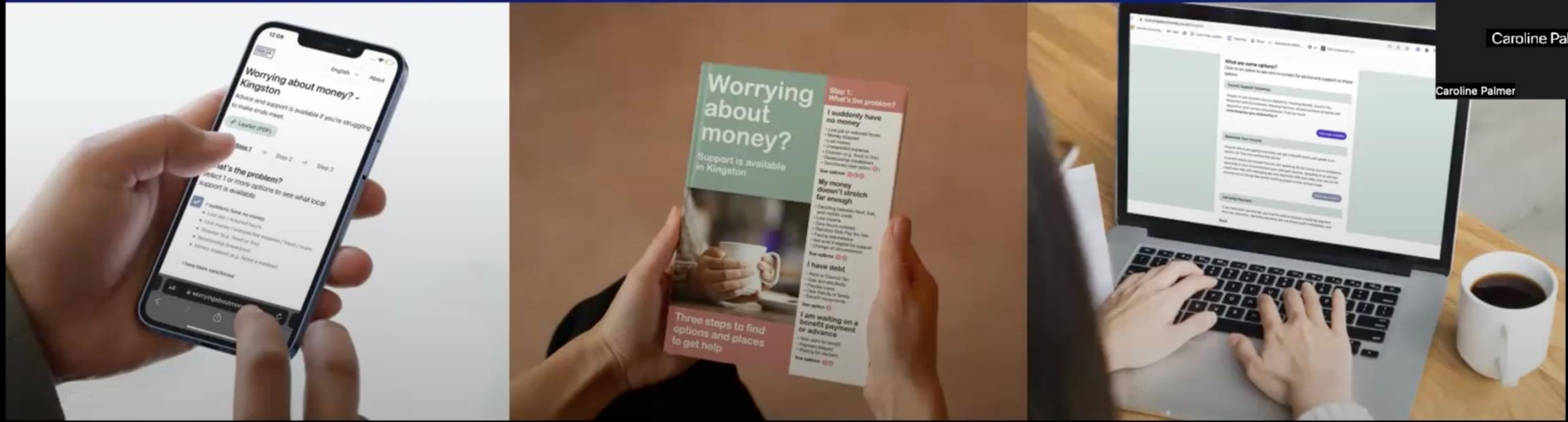
- 1-hour course linked to the 'Worrying About Money?' leaflet originally put together by the Highland Money Counts Partnership
- Adapted and used by IFAN in collaboration partners in different areas across the South West: Cornwall, Plymouth, Gloucestershire and Wiltshire

Money Counts training for Cornwall

Money Counts: Using the Cornwall 'Worrying about money?' leaflet

INDEPENDENT FOOD AID NETWORK TRANSFORMATION CORNWALL citizens advice Cornwall

* Based on an original resource developed by the Highland Money Counts



Abby (IFAN)

Dominique.Toyra

Dominique.Toyra

Aurore - Transformation Cornwall

Rachel

Rachel

Caroline Palmer

Caroline Palmer

Wiltshire 'Worrying about money?' leaflet

- Co-developed with Wiltshire County Council
- Leaflet, poster, translated versions in Pashto and Dari
- Leaflet launch and Money Counts training



Worrying About Money?

Follow these steps to find available financial advice and support in Wiltshire

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
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See options **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.wiltshire.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 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
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 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?

Each of these services offer free and confidential advice

Wiltshire Council
Advice to access help and support through the Council
0300 456 0110 | benefits@wiltshire.gov.uk
www.wiltshire.gov.uk/benefits

Help with option: **1**

Wiltshire Citizens Advice
Advice on benefits, debt, money, housing and more
0800 144 8848
www.citizensadvicewiltshire.org.uk

Help with options: **1 2 3 4 5 6**

Christians Against Poverty
In person debt advice and ongoing support for those with problem debt or in financial difficulty
0800 328 0006 | info@capuk.org
www.capuk.org

Help with option: **3**

Community Money Advice South Wiltshire
Help and support for people with money issues living in South Wiltshire: we offer face to face, video or telephone appointments
07897 180 603 | hello@cmaSouthWilts.org.uk
www.cmasouthwilts.org.uk

Help with options: **2 3**

Trowbridge Debt Advice Service
Money and debt advice service countywide, which is free of charge, unconditional and confidential
01225 777 865 or 07884 952 696
enquiries@trowbridgedas.org or trowbridgedas@gmail.com | www.trowbridgedas.org

Help with options: **2 3 4**

View full information online

تشویش در مورد پول؟

حمایت در ولتشر موجود است

مرحله 1: مشکل چیست؟

من ناگهان پول ندارم

- دندلی له لاسه ورکول یا کم شوي کاري
- مازونه
- د پيسو راتل وروپل
- د پيسو له لاسه ورکول
- له نسي خوا لگمت
- دتورين (که سیلاب یا اور لگول)
- د اړیکو له منځه تلل
- پانځل لگول (غوروي وگوروي)

غوروي وگوروي **1 2 5 6**

زما پيسو په کافي اندازه نه زياتوي

- د خپروو، تلو او د موبيل د کرپنو
- خرڅه پورکو، کولو
- کم غلډ
- د پيسو کاري قرارداد نلرم
- له قانون سره سم د ناروغي اداينه بېرته
- پانځله ده
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل

غوروي وگوروي **1 2 5 6**

زه د پيسو په کافي اندازه نه زياتوي

- د خپروو، تلو او د موبيل د کرپنو
- خرڅه پورکو، کولو
- کم غلډ
- د پيسو کاري قرارداد نلرم
- له قانون سره سم د ناروغي اداينه بېرته
- پانځله ده
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل

غوروي وگوروي **1 2 5 6**

زه د پيسو په کافي اندازه نه زياتوي

- د خپروو، تلو او د موبيل د کرپنو
- خرڅه پورکو، کولو
- کم غلډ
- د پيسو کاري قرارداد نلرم
- له قانون سره سم د ناروغي اداينه بېرته
- پانځله ده
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل

غوروي وگوروي **1 2 5 6**

سه مرحله برای یافتن گزینه ها و مکان ها برای دریافت کمک

مرحله 1: مشکل چیست؟

من ناگهان پول ندارم

- دندلی له لاسه ورکول یا کم شوي کاري
- مازونه
- د پيسو راتل وروپل
- د پيسو له لاسه ورکول
- له نسي خوا لگمت
- دتورين (که سیلاب یا اور لگول)
- د اړیکو له منځه تلل
- پانځل لگول (غوروي وگوروي)

غوروي وگوروي **1 2 5 6**

زما پيسو په کافي اندازه نه زياتوي

- د خپروو، تلو او د موبيل د کرپنو
- خرڅه پورکو، کولو
- کم غلډ
- د پيسو کاري قرارداد نلرم
- له قانون سره سم د ناروغي اداينه بېرته
- پانځله ده
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل

غوروي وگوروي **1 2 5 6**

زه د پيسو په کافي اندازه نه زياتوي

- د خپروو، تلو او د موبيل د کرپنو
- خرڅه پورکو، کولو
- کم غلډ
- د پيسو کاري قرارداد نلرم
- له قانون سره سم د ناروغي اداينه بېرته
- پانځله ده
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل

غوروي وگوروي **1 2 5 6**

د پيسو په اړه اندېښنه لرئ؟

ملاتړ په ولتشر کې شتون لري

مرحله 1: مشکل چیست؟

من ناگهان پول ندارم

- دندلی له لاسه ورکول یا کم شوي کاري
- مازونه
- د پيسو راتل وروپل
- د پيسو له لاسه ورکول
- له نسي خوا لگمت
- دتورين (که سیلاب یا اور لگول)
- د اړیکو له منځه تلل
- پانځل لگول (غوروي وگوروي)

غوروي وگوروي **1 2 5 6**

زما پيسو په کافي اندازه نه زياتوي

- د خپروو، تلو او د موبيل د کرپنو
- خرڅه پورکو، کولو
- کم غلډ
- د پيسو کاري قرارداد نلرم
- له قانون سره سم د ناروغي اداينه بېرته
- پانځله ده
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل

غوروي وگوروي **1 2 5 6**

زه د پيسو په کافي اندازه نه زياتوي

- د خپروو، تلو او د موبيل د کرپنو
- خرڅه پورکو، کولو
- کم غلډ
- د پيسو کاري قرارداد نلرم
- له قانون سره سم د ناروغي اداينه بېرته
- پانځله ده
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل

غوروي وگوروي **1 2 5 6**

د غوراوي او خپونو د مرستې د ترلاسه کولو لپاره درې مرحلې

مرحله 1: مشکل چیست؟

من ناگهان پول ندارم

- دندلی له لاسه ورکول یا کم شوي کاري
- مازونه
- د پيسو راتل وروپل
- د پيسو له لاسه ورکول
- له نسي خوا لگمت
- دتورين (که سیلاب یا اور لگول)
- د اړیکو له منځه تلل
- پانځل لگول (غوروي وگوروي)

غوروي وگوروي **1 2 5 6**

زما پيسو په کافي اندازه نه زياتوي

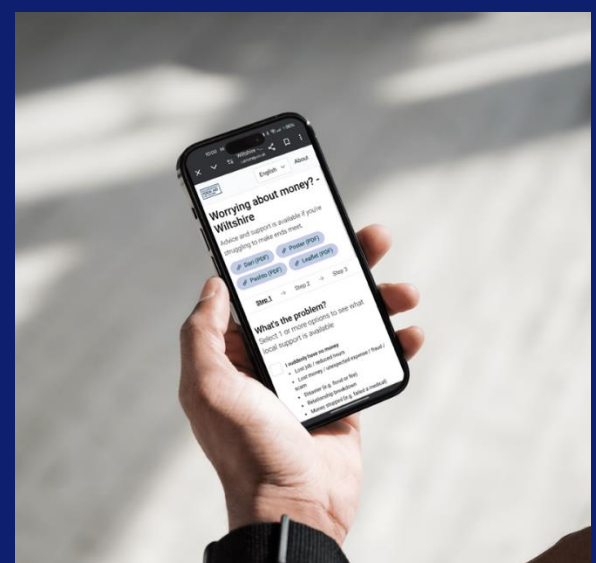
- د خپروو، تلو او د موبيل د کرپنو
- خرڅه پورکو، کولو
- کم غلډ
- د پيسو کاري قرارداد نلرم
- له قانون سره سم د ناروغي اداينه بېرته
- پانځله ده
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل

غوروي وگوروي **1 2 5 6**

زه د پيسو په کافي اندازه نه زياتوي

- د خپروو، تلو او د موبيل د کرپنو
- خرڅه پورکو، کولو
- کم غلډ
- د پيسو کاري قرارداد نلرم
- له قانون سره سم د ناروغي اداينه بېرته
- پانځله ده
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل
- د اړیکو له منځه تلل

غوروي وگوروي **1 2 5 6**



Other Support					
<p>Wiltshire Council Local Welfare Provision Critical short-term help www.wiltshire.gov.uk/benefits-help-crisis</p>	<p>Warm and Safe Wiltshire Energy advice 0800 038 5722 www.warmandsafewiltshire.org.uk</p>	<p>Fear Free For those suffering from domestic violence 01225 775 276 www.fearfree.org.uk</p>	<p>StepChange Debt advice charity 0800 138 1111 www.stepchange.org</p>	<p>Healthy Start To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4 www.healthystart.nhs.uk</p>	<p>Shelter Free housing advice 0808 800 4444 england.shelter.org.uk</p>
					<p>Turn2Us Information and financial support 0808 802 2000 www.turn2us.org.uk</p>

www.foodaidnetwork.org.uk/cash-first-leaflets

admin@foodaidnetwork.org.uk



North Somerset



Bath and North East Somerset



Cornwall



Bristol, City of



Forest of Dean



South Hams



Mendip



Sedgemoor



Wiltshire



Stroud and Cotswold



Swindon



Plymouth



Exeter



Taunton and Wellington



Gloucester



Tewkesbury Borough



Teignbridge