



Money Advice Tameside

Online version available at: www.advicetameside.org.uk

CA Citizens Advice Tameside

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. We can provide support to complete benefit application forms.

Tel: 0808 278 7805
 For universal credit support: 0800 144 8 444
 Textphone: 03444 111 445
 Mon-Fri 9-5pm

WR Tameside Welfare Rights

We offer free specialist advice and support to Tameside residents on welfare benefits issues, including challenging benefit decisions and providing representation at appeal tribunals. Our debt advice service assists those residents who are facing eviction by a social landlord or mortgage lender.

Welfare Rights Advice Line: 0800 074 9985
 Mon-Fri 9.30-12.30pm
 Debt advice: 0161 342 3494 Mon-Fri 9-4pm

How to access services

LC GM Law Centre

Free, independent advice including benefit checks, support completing application forms for disability benefits, and appeals on benefit decisions and sanctions. We also offer employment legal advice, legal advice for those experiencing homelessness, and those at risk of losing their homes.

Tel: 0161 769 2244
 Mon-Fri 10-3pm

GW Groundwork

Groundwork provide Information on energy saving measures, grants or discount advice, we can support to make contact with energy providers and some support to access replacement whitegoods (where eligible).

Tel: 0800 090 3638 (Mon-Thurs 9-5, Fri 9-4)
 Online referral form: <http://ow.ly/QcZ950DMllyO>

CAP Christians Against Poverty

Free debt and budgeting help from a friendly team run through local churches. We help you to find the best route out of debt, work out a budget for you, and walk with you every step of the way. We support anyone regardless of their religion.

Tel: 0800 328 0006
 Mon-Fri 9-5pm www.capuk.org

II Infinity Initiatives

We can refer those with no recourse to public funds to the Migrant Destitution Fund, contact us directly if you need this support. We also provide free practical and emotional support, advocacy and counselling. This is available to all residents in Tameside.

Tel: 0161 3396137 Email: info@infinitycic.uk
 Mon-Fri 9.30-2.30pm

Other support

Support finding employment

Find information on job clubs and employment support:
www.advicetameside.org.uk/jobseeking
 Call Tameside Adult Community Education Team on: 0161 342 4063

Support for over 50's

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| Age UK Tameside | Employment and benefit advice as well as wider support for over 50's | www.ageuk.org.uk/tameside 0161 308 5000 |
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Gambling

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| GamCare & Beacon Trust | Support for anyone affected by gambling, including those affected as the result of someone else's gambling | 0151 226 0696 www.gamcare.org.uk National helpline: 0808 8020 133 |
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Drug and Alcohol

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| Change Grow Live | Support to cut down or stop using drugs or alcohol | www.changegrowlive.org |
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Mental health

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| Tameside, Oldham & Glossop Mind | A range of support including counselling and 'listening spaces'. | www.togmind.org 0161 330 9223 |
| Anthony Seddon Fund | Appointment-based Peer Support Groups, Monday-Thursday, 11.45am-3pm. | tasfund.org.uk 0161 376 4439 |

Homelessness

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|-------------------------|----------------------|
| Tameside Housing Advice | 0161 331 2700 (24/7) |
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Asylum seekers and refugees

For advice see: www.tameside.gov.uk/asylumandimmigration

Local Welfare Assistance Resettlement Scheme

Apply for essential household items if you are leaving a care setting, temporary housing or prison, or experiencing family breakdown, sudden illness or fleeing domestic abuse and have no means to buy the items. Contribution to rent in advance may be provided. It can also assist households who are experiencing exceptional pressure or exceptional hardship.
 Visit: www.tameside.gov.uk/Benefits/Tameside-Resettlement-Scheme

Created by Greater Manchester Poverty Action in collaboration with Tameside VCSFE sector & Tameside Metropolitan Borough Council. With thanks to everyone who contributed, particularly Tameside food banks.

What's the problem?

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** only

I'm waiting on a payment/decision

- Made a new claim for benefit
- Benefit is delayed
- Waiting for benefit decision to be reassessed

See options **1**

My money doesn't 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 (e.g. new baby / bereavement / illness / 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 loans or owing friends and family
- Benefit repayments

See options **5** **6** **7**

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

For support with employment, mental health, addictions, resettlement, or other support needs see section on 'other support' overleaf.

What are some 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. This will have to be paid back. If you have no money because of a sanction, you may be able to claim a hardship payment from the Jobcentre. Hardship payments of Universal Credit need to be paid back, but hardship payments of JSA or ESA do not. You should get advice before accessing either of these.

Who can help: **WR** **CA**

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: **WR** **CA** **LC**

3

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

Who can help: **CAP**

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 a child under four years old you can also ask the advisor about healthy start vouchers: www.healthystart.nhs.uk

Who can help: **CA** **LC** Self-check online: benefits-calculator.turn2us.org.uk

5

Debt advice: Advice & support including financial assessments, solutions, debt recovery options available to creditors, income maximisation, budgeting advice & Financial Statements.

Who can help: **CA** **CAP**

6

Energy advice: If you're struggling to pay your energy bills you may be able to get support to reduce your bills, apply for a warm home discount, or access other grants.

Who can help: **GW**

7

Discretionary Housing Payment: Payments may be awarded when the Council considers that you need further financial assistance to meet your housing costs. You must already be in receipt of any amount of either Housing Benefit or the housing element of Universal Credit. For full eligibility go to: www.tameside.gov.uk/Benefits/Discretionary-Housing-Payments

Who can help: **WR** **CA**

8

Migrant destitution fund: Crisis grants of up to £80 per month are available for destitute migrants who are subject to immigration controls and have no recourse to public funds.

Who can help: **II** Check eligibility: www.migrantdestitution.co.uk

Who can help?

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