

### Step 3: Where can I get help?

#### A) Stockton-on-Tees Borough Council Welfare Support Team

Website: <http://www.stockton.gov.uk>  
Telephone: 01642 524180  
Email: [BackonTrack@stockton.gov.uk](mailto:BackonTrack@stockton.gov.uk)

#### B) Stockton & District Advice and Information Service (SDAIS)

Website: <http://www.stockton-cab.co.uk>  
Telephone: 01642 633877  
Email: [support@stockton-cab.co.uk](mailto:support@stockton-cab.co.uk)

#### C) Thirteen

Website: <http://www.thirteengroup.co.uk>  
Telephone: 0300 111 1000  
(from 8am - 7pm Monday - Friday)  
Email: [customerservices@thirteengroup.co.uk](mailto:customerservices@thirteengroup.co.uk)  
(services only available to Thirteen tenants)

#### D) Age UK Teesside

Website: <http://www.ageuk.org.uk/teesside>  
Telephone: 01642 805500  
Email: [info@ageukteesside.org.uk](mailto:info@ageukteesside.org.uk)

#### E) Christians Against Poverty

Website: <http://capuk.org>  
Telephone: 0800 328 0006  
Email: [info@capuk.org](mailto:info@capuk.org)

### Infinity

Infinity is here to help if you are worrying about money.

Infinity is the forum of organisations in Stockton-on-Tees that are committed to providing and progressing financial inclusion.

Infinity aims to ensure that everyone in Stockton-on-Tees has the opportunity to access and use the financial services they need to avoid or overcome disadvantage or poverty caused by financial exclusion.

For more information contact:

**Ian Bartlett**, Stockton & District Advice & Information Service

Telephone: **01642 633877**

Email: [support@stockton-cab.co.uk](mailto:support@stockton-cab.co.uk)



# Worrying about money?

Financial advice and support is available if you're struggling to make ends meet.

Follow these steps to find out where to get help in the Borough of Stockton-on-Tees

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## 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

### 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

2

### I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Payday loans
- Owe friends and family
- Benefit repayments

See Options

2 3

### 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

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## Step 2: What are some options?

### 1) Stockton Council Welfare Support

People on low incomes may be able to get a crisis grant from the Council.

This is a payment to help you cope during an emergency or disaster, due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

Where can I get help?

A B C D E

### 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 find cheaper deals on things like gas and electricity and make sure you're not missing out on things like school clothing grants or free school meals.

Where can I get help?

A B C D

### 3) Debt Advice

Debt can happen to anyone. Free and confidential advice and support can help you find ways to manage your debts and reduce how much you pay each month.

Where can I get help?

B E

### 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).

Where can I get help?

A B

### 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 Job Seekers Allowance or Employment Support Allowance do not (not a loan).

Where can I get help?

A B

### 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.

Where can I get help?

A B C D