

Worrying about money?

Support is available in Neath Port Talbot



Three steps to find options and places to get help

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
- Experiencing bereavement
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, rent or mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See option **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**

Step 2: What are some options?

1 Welsh Government and Council Support Schemes

The Welsh Government's **Discretionary Assistance Fund** can offer an **Emergency Assistance Payment (EAP)** to help with essential items, such as food, gas, electricity or clothing if you are experiencing significant financial hardship, or in a crisis situation and in need of immediate financial support. People on low incomes may also be eligible for **Housing Benefit**, **Council Tax Reduction** or a **Discretionary Housing Payment** from the council. This will depend on your current circumstances and whether you pay rent and/or Council Tax - for more details see 'Further Council Support' in Step 3.

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 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 by the DWP, 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).

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? For free and confidential support.

Discretionary Assistance Fund

Find out if you are eligible and apply for the Discretionary Assistance Fund
0800 859 5924 (freephone)
www.gov.wales/discretionary-assistance-fund-daf

NEATH PORT TALBOT WELFARE RIGHTS

The Council's Welfare Rights Team can help with benefit checks, applications and challenging decisions
01639 685 225 | www.npt.gov.uk/1345
welfarerights@npt.gov.uk

Help with options: 1 2 3 4 5 6

FURTHER COUNCIL SUPPORT

Housing Benefit & Discretionary Housing Payments
01639 686 838 | housing.benefits@npt.gov.uk
www.npt.gov.uk/1076

Council Tax Reduction (Council Tax Benefit)
01639 686 838 | housing.benefits@npt.gov.uk
www.npt.gov.uk/1078

Free School Meals
01639 763 515 | fsm@npt.gov.uk
www.npt.gov.uk/1317

PDG (School Uniform Grant)
01639 763 515
www.npt.gov.uk/schooluniformgrant

Neath Port Talbot Youth Service
Support and advice to young people (11 to 25)
01639 763 030 | www.npt.gov.uk/23665

Local Area Coordinators
Connect to local health and wellbeing services
01639 686 868 | www.npt.gov.uk/7288

CHRISTIANS AGAINST POVERTY

Debt counselling charity
0800 328 0006 (freephone) | www.capuk.org

Help with option: 3

SHELTER CYMRU

Independent housing related advice including support dealing with mortgage & rent arrears
01792 469 400 | www.sheltercymru.org.uk
swansea@sheltercymru.org.uk

Help with option: 3

SUPPORT FOR PEOPLE OVER 50

Age Connects - Neath Port Talbot
Benefits advice and other support for people aged 50 plus and their families
01639 617 333 | info@acnpt.org.uk
ageconnectsnpt.org.uk/welfare-benefits-advice

Help with options: 1 2 3 4 5 6

Age Cymru
Help and support for older people living in Neath Port Talbot
01792 648 866
enquiries@agecymruwestglamorgan.org.uk
www.ageuk.org.uk/cymru/west-glamorgan

Help with options: 1 2

Other Support

Housing Associations may also have advisors available to help their tenants

Turn2Us
Information and financial support
0808 802 2000
www.turn2us.org.uk
benefits-calculator-2.turn2us.org.uk

Money Helper
Advice to help improve your finances
0800 138 7777
www.moneyhelper.org.uk

Debt Advice Foundation
Support and advice to anyone worried about loans, credit and debt
0800 043 4050 | www.debtadvicefoundation.org

National Debt Line
Independent debt advice over the phone and online
0808 808 4000 | www.nationaldebtline.org

Step Change
Advice on debt and money management
0800 138 1111 | www.stepchange.org

Careers Wales
Help to plan your career, prepare to get a job, find and apply for the right apprenticeships, courses and training
0800 028 4844 | careerswales.gov.wales

CITIZENS ADVICE

Citizens Advice Swansea Neath Port Talbot
Advice on benefits, debt, housing and more
0808 278 7926 (freephone)
help@citizensadvicefnpt.org.uk
www.citizensadvicefnpt.org.uk
Advicelink Cymru 0808 702 2020

Help with options: 1 2 3 4 5 6

MULTILINGUAL HELPLINE WALES

Information about welfare entitlements, housing and employment advice in a range of languages

0300 222 5720
07537 432 416 (text)
www.multilingualhelpline.wales

Help with options: 1 2 4 5

Other Support

Warm Wales: Healthy Homes, Healthy People

Support and information to help you live in a warmer, safer, healthier home

hphp@warmwales.org.uk

01656 747 622

www.warmwales.org.uk

Live Fear Free

Information and advice on domestic abuse and sexual violence

Helpline (24/7): 0800 8010 800

Text: 0786 0077 333

info@livefearfreehelpline.wales

www.gov.wales/live-fear-free

Neath Port Talbot MIND

Support for people with a mental health diagnosis or experiencing emotional distress

01639 643 510 | info@nptmind.org.uk

www.nptmind.org.uk

National Energy Action:

Warm and Safe Homes Advice Service

Advice to householders on energy bills and keeping warm and safe at home

0800 304 7159

www.nea.org.uk/wash-advice

Nest

Home energy advice and improvements

0808 808 2244 | www.nest.gov.wales

Neath Port Talbot Credit Union

Straightforward and affordable financial services

0333 006 3002

www.celticcreditunion.co.uk

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4.

Apply online: www.healthystart.nhs.uk

For Refugees, Asylum Seekers and 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

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4.

Apply online: www.healthystart.nhs.uk

Ethnic Minorities and Youth Support Team

Asylum and Refugee Support Service at EYST Sanctuary Hub offers advice on the asylum process, NASS support, benefits, money and housing (based in Swansea)

07394 923 317 or 07512 792 182

info@eyst.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets.

The information on this leaflet was last updated on: 01/12/21

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback



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