



Money Advice Referral Tool Blackpool Teaching Hospitals

We have printed a minimal number of copies in line with the principles of our Green Plan. Where possible, please encourage colleagues to access this digitally.

Email: bfwh.wellteam@nhs.net for your copy

CA

Citizens Advice Blackpool

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: 08082787818

For Debt Advice: 01253 308401

For a face-face appointment: 01253 308405

Open Monday to Friday, 9:00am to 5:00pm

BC

Blackpool Council

If you are a resident in Blackpool, access support including claiming council tax reduction, link to discretionary housing payments, link to claim emergency food and utility help, help to move house and help with bonds.

Tel: 01253 478847

blackpool.gov.uk/Residents/Advice-and-support/Financial-advice/Cost-of-living-help.aspx

How to access services

BH

BTH Your Guide to Financial Wellbeing

BTH has produced a practical advice guide to help you manage your finances, with access to the right support when you need it. The guide contains information on getting help with:

Childcare costs, travelling to work, feeding your family, grants, your finances, talking about stress related to your finances and helping you find NHS staff deals

Available on the Staff Health and Wellbeing SharePoint site, or by emailing the Well Team: bfwh.wellteam@nhs.net

DP

Department for Work and Pensions

For benefit and hardship payments, including eligibility, appeals, tax credits and Universal Credit

**gov.uk/guidance/cost-of-living-payment
gov.uk/sign-in-universal-credit**

CAP

Christians Against Poverty

Free debt help from a friendly team. 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

www.capuk.org

Open Monday to Friday, 9am to 5pm

Other support

Support in feeding your family

Blackpool Community Grocery	Community Grocery bridging the gap between foodbanks by helping local residents with their weekly food shops.	Tel: 01253 934511 communitygrocery.org.uk/blackpool/
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Support for over 50's

Age UK	Information and advice on for the over 50s. Benefit support for those above state pension age.	Tel: 0300 3031234 ageuk.org.uk/lancashire/
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Gambling

Be Gamble Aware	Advice and support to stay in control of your gambling	begambleaware.org/
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Drug and Alcohol

Horizon	Alcohol, drugs, and sexual health support for all Blackpool residents.	Tel: 01253 205157 horizonblackpool.uk/our-services/alcohol-and-you/ horizonblackpool.uk/our-services/drugs-and-you/
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Mental Health

Lancashire and South Cumbria Resilience Hub	A service for public sector workers and their immediate family members who have been adversely affected by Covid 19.	Tel: 01772 520228 lscresiliencehub.nhs.uk
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Domestic Abuse and Violence

BTH Domestic Abuse and Victim Support	For patients and staff who may experience domestic or sexual abuse.	bfwh.idva.isva@nhs.net
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Homelessness

Housing Options Blackpool	Advice and support to people who are homeless or at risk of becoming homeless.	Tel: 01253 477760 https://www.blackpool.gov.uk/Residents/Housing/Housing-and-homelessness-advice.aspx
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Fylde Council and Wyre Council

Fylde and Wyre Council support includes claiming council tax reduction, link to discretionary housing payments, help to move house and help with bonds.
Contact Fylde Council: Tel 658658, Email listening@fylde.gov.uk
Contact Wyre Council: Tel: 891000, Email mailroom@wyre.gov.uk

We recognise that our staff live and work across a wide geographical footprint. If you're not local to the Blackpool area please take a look at the BTH Staff Wellbeing website: www.lsc.wellservice.co.uk Staff login: BTHWELL

Created by Blackpool Teaching Hospitals in collaboration with Blackpool Council.
Adapted with kind permission from an original document by Oldham Council

Struggling to complete your paperwork? Contact Citizens Advice.
See Your Guide to Financial Wellbeing for further information.

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 7**

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 8**

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: **BH CA DP**

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 DP**

3

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

Who can help: **BH**

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 about healthy start vouchers: www.healthystart.nhs.uk

Who can help: **CA DP** 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 BH**

6

Energy advice: If you're struggling to pay your energy bills you may be able to get support to reduce your bills or access other grants.

Who can help: **BC CA**

7

Discretionary Support: Discretionary Housing Payments may be awarded if you are struggling to pay your rent and do not already receive full housing benefit; you must already be in receipt of some Housing Benefit, or the housing element of Universal Credit. Discretionary assistance may be awarded if you are in receipt of Council Tax Reduction and need additional support. Emergency assistance with utility and food can also be provided through discretionary support schemes.

Who can help: **BC**

8

Council tax arrears: Receive help to claim Council Tax Reduction and confirm that the appropriate discounts have been applied to your account.

Who can help: **BC**

Who can help?

BC

Blackpool Council

01253 478847

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Website: gov.uk

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well
Staff Wellbeing and Engagement