

## 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
- Facing redundancy
- 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 eligible for **Council Tax Reduction, Housing Benefits and Discretionary Housing Payments** from Amber Valley Borough Council.

Find out more at:  
[www.ambervalley.gov.uk/benefits](http://www.ambervalley.gov.uk/benefits)

You may be entitled to Council Tax discounts or exemptions.

Find out more at:  
[www.ambervalley.gov.uk/council-tax/discounts](http://www.ambervalley.gov.uk/council-tax/discounts)

### 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 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 Universal Credit 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. Universal Credit 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 with these options?**

## Step 3: Where can I get help?

Each of these services offer free and confidential advice

### Derbyshire County Council Welfare Rights Team

Advice on benefits, debt, council support, and challenging decisions

01629 531 535 | [welfarebenefits@derbyshire.gov.uk](mailto:welfarebenefits@derbyshire.gov.uk)  
[www.derbyshire.gov.uk/welfarebenefits](http://www.derbyshire.gov.uk/welfarebenefits)

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

### Citizens Advice Derbyshire Districts

Advice on benefits, debt, housing and more  
0808 278 7954

[www.citizensadvice.derbyshiredistricts.org.uk](http://www.citizensadvice.derbyshiredistricts.org.uk)

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

### Marches Energy Agency

Help with energy bills and switching tariffs

0800 677 1332 | [wdd@mea.org.uk](mailto:wdd@mea.org.uk)  
[www.mea.org.uk](http://www.mea.org.uk)

Help with option: **2**

### Derbyshire Law Centre

Advice on issues relating to housing, debt, immigration or employment

01246 550 674 | 0800 707 6990  
[www.derbyshirelawcentre.org.uk](http://www.derbyshirelawcentre.org.uk)

Help with options: **1 3 6**

## Other Support

### Derbyshire Discretionary Fund

Grants and emergency cash payments if you are in urgent need of financial help following a crisis or disaster

[www.derbyshire.gov.uk/discretionaryfund](http://www.derbyshire.gov.uk/discretionaryfund)

### Derbyshire County Council Cost of Living Support

Information on help with the cost of living  
[www.derbyshire.gov.uk/costofliving](http://www.derbyshire.gov.uk/costofliving)

## Other Support

### Futures Housing Group (FHG)

If you live in a FHG property and you are struggling financially there is self-help information here [www.futureshg.co.uk](http://www.futureshg.co.uk)

You may be eligible to help through our Tenancy Support Team please call:  
0300 456 2531

### Amber Valley CVS

Information for voluntary organisations  
01773 512 076 | [admin@avcvcs.org](mailto:admin@avcvcs.org)  
[www.avcvcs.org](http://www.avcvcs.org)

### Salcare

Helping people break free from domestic abuse

01773 764 562 | [enquiries@salcare.org.uk](mailto:enquiries@salcare.org.uk)  
[www.salcare.org.uk](http://www.salcare.org.uk)

### Rural Action Derbyshire

Support available for those in rural areas including fuel and rural hardship  
[www.ruralactionderbyshire.org.uk](http://www.ruralactionderbyshire.org.uk)

### Stop Loan Sharks

Investigates and prosecutes illegal money lenders and provides support for borrowers  
0300 555 2222 | [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)  
[reportaloanshark@stoploansharks.co.uk](mailto:reportaloanshark@stoploansharks.co.uk)

### Healthy Start

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

0300 330 7010 | [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

Interactive version



[www.worryingaboutmoney.co.uk/amber-valley](http://www.worryingaboutmoney.co.uk/amber-valley)

Updated on 08/01/25

Feedback? Share your experience of using this guide by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

# 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 Amber Valley



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