

# Worrying about money?

Support is available in Rhondda Cynon Taf



Three steps to find options and places to get help

Mae'r ddogfen hon ar gael yn Gymraeg  
This document is also available in Welsh

## 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 options **1 2**

### I have debt I can't afford to repay

- 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](http://www.gov.wales/discretionary-assistance-fund-daf)

### PDG Access Grant

Help with costs of school uniform, sports kit, ICT equipment & learning resources (from Reception to Year 11)  
[PDGAccess@rctcbc.gov.uk](mailto:PDGAccess@rctcbc.gov.uk)  
[www.gov.wales/pupil-development-grant-access](http://www.gov.wales/pupil-development-grant-access)

### EYST MULTILINGUAL HELPLINE WALES

Information about welfare entitlements, housing and employment advice in a range of languages  
0808 801 0720 | 07537 432 416 (text)  
[www.multilingualhelpline.wales](http://www.multilingualhelpline.wales)

Help with options: 1 2 4 5

### CITIZENS ADVICE

#### Citizens Advice Rhondda Cynon Taff

Advice on benefits, debt, housing and more

01443 409 284 (to make an appointment)  
0800 702 2020\* (Advicelink Cymru)  
[enquiries@carct.org.uk](mailto:enquiries@carct.org.uk)  
[www.carct.org.uk](http://www.carct.org.uk)

Help with options: 1 2 3 4 5 6

#### Claim What's Yours Benefit Line

Help to check and claim the benefits you're entitled to  
0808 250 5700

Help with option: 2

#### Private Rented Sector Debt Helpline

Help for tenants to maximise their income and manage debt  
0808 278 7920\*

Help with option: 3

\*Relay UK: If you have hearing or speech difficulties you can type what you want to say: 18001 then 08082 505 720.

### SUPPORT FOR PEOPLE OVER 50

#### Age Connects Morgannwg

Benefits advice and other support for people aged 50 plus and their families  
01443 490 650

[information@acmorgannwg.org.uk](mailto:information@acmorgannwg.org.uk)  
[www.ageconnectsmorgannwg.org.uk](http://www.ageconnectsmorgannwg.org.uk)

Help with options: 1 2 3 4 5 6

#### Cwm Taf Care & Repair

Benefits Advice and Income Maximization  
01443 755 696

[enquiries@cwmtafcr.org.uk](mailto:enquiries@cwmtafcr.org.uk)  
[www.careandrepair.org.uk](http://www.careandrepair.org.uk)

Help with option: 2

### SHELTER CYMRU

#### Housing advice including support dealing with mortgage and rent arrears 01792 469 400

[swansea@sheltercymru.org.uk](mailto:swansea@sheltercymru.org.uk)  
[www.sheltercymru.org.uk](http://www.sheltercymru.org.uk)

Help with option: 3

## Other Support

### Age Cymru

Help and support for older people  
03003 034 498 | [advice@agecymru.org.uk](mailto:advice@agecymru.org.uk)  
[www.ageuk.org.uk/cymru](http://www.ageuk.org.uk/cymru)

### RCT Carers Support Project

Resources and support available for carers  
01443 281 463 | [www.rctcbc.gov.uk/carers](http://www.rctcbc.gov.uk/carers)

### Community Resilience Hubs

Support for people who do not have local support networks  
01443 425 020 | [rcttogether@rctcbc.gov.uk](mailto:rcttogether@rctcbc.gov.uk)

### Turn2Us

Information and financial support  
0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

### 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](http://careerswales.gov.wales)

### Money Helper

Advice to help improve your finances  
0800 138 7777 | [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## Other Support

### Employment Support

Support and advice for anyone over 16 looking to get into employment, training, volunteering or to up-skill  
01443 425 761 | [cwf@rctcbc.gov.uk](mailto:cwf@rctcbc.gov.uk)

### Warm Wales: Healthy Homes, Healthy People

Support and information to help you live in a warmer, safer, healthier home  
01656 747 622 | [hthp@warmwales.org.uk](mailto:hthp@warmwales.org.uk)  
[www.warmwales.org.uk](http://www.warmwales.org.uk)

### Interlink RCT

#### Wellbeing support

07526 571 340 | [wellbeing@interlinkrct.org.uk](mailto:wellbeing@interlinkrct.org.uk)  
[www.interlinkrct.org.uk/wellbeing-and-support](http://www.interlinkrct.org.uk/wellbeing-and-support)

### Live Fear Free

Information and advice on domestic abuse and sexual violence  
0800 8010 800 (24/7) | 0786 0077 333 (Text)  
[info@livefearfreehelpline.wales](mailto:info@livefearfreehelpline.wales)  
[www.gov.wales/live-fear-free](http://www.gov.wales/live-fear-free)

### Nest

Home energy advice and improvements  
0808 808 2244 | [www.nest.gov.wales](http://www.nest.gov.wales)

### 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](http://www.nea.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](http://www.healthystart.nhs.uk)

### Housing Associations

Housing Associations can offer advice on money, benefits and debt to tenants

#### Newydd Housing Association

0303 040 1998 | [www.newydd.co.uk](http://www.newydd.co.uk)  
[financialinclusion@newydd.co.uk](mailto:financialinclusion@newydd.co.uk)

#### RHA Wales

01443 424 200 | [www.rhawales.com](http://www.rhawales.com)

#### Trivallis

01443 494 560 | [MAT@trivallis.co.uk](mailto:MAT@trivallis.co.uk)  
[www.trivallis.co.uk/en/money-advice-team](http://www.trivallis.co.uk/en/money-advice-team)

#### Cynon Taf Community Housing Association

03452 602 633 | [www.cynon-taf.org.uk](http://www.cynon-taf.org.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](http://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](http://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](mailto:info@eyst.org.uk)

### The Unity Project

Support to have NRPF condition removed if applicable and other support  
[www.unity-project.org.uk](http://www.unity-project.org.uk)

## About this leaflet

You can access the 'Worrying About Money?' leaflets online at [www.ifanuk.org/cashfirst](http://www.ifanuk.org/cashfirst). The information on this leaflet was last updated on: 31/05/22

**Feedback?** What did you find useful about this guide? [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)



Digital Leaflet:

[www.worryingaboutmoney.co.uk/rct](http://www.worryingaboutmoney.co.uk/rct)