



Money Advice Manchester

Version 1.1 - April 2023

Online version available at: gmpa.link/Manchester

User reporting: gmpa.link/monitor



CA

Citizens Advice

Free, confidential advice on welfare benefits, debt and money, energy, employment immigration and family. Offer specialist services in debt, housing and welfare benefits. Can provide support to understand entitlement to welfare benefits.

Tel: **0808 278 7800** (Mon to Fri, 9:00 to 5:00)
Tel or SMS: **0161 850 5053**
(7 days a week, 6:00pm to 9:00pm)

CH

Cheetham Hill Advice Centre

Independent advice centre providing confidential help, advice and support to Manchester residents on a wide range of issues. These include: welfare benefits, money & debt, housing/homelessness, consumer and employment problems, and getting into work

Tel: **0161 740 8999** (Mon to Fri, 9:00 to 5:00)
Email: triage@cheethamadvice.org.uk
For new issues can call in person: 10:00 to 1.00,
Mon to Thu (1 Morrowfield Avenue, M8 9AR)

Created by Greater Manchester Poverty Action in collaboration with the Manchester VCFSE sector & Manchester Council.



MANCHESTER
CITY COUNCIL



How to access services

LC

GM Law Centre

Free, independent advice including benefit checks, support completing application forms for disability benefits and appeals on benefit decisions and sanctions. Also offer legal advice for those experiencing homelessness or at risk of losing their homes.

Tel: **0161 769 2244** (Mon to Fri, 10:00 to 3:30)

AT

MCC Appeals Team

Offer free specialist advice and support to Manchester residents on welfare benefits issues, including challenging benefit decisions at reconsideration stage & providing in-person representation at appeal tribunals

Tel: **0161 219 2146** (Mon to Fri, 10:00 to 4:00)
Email: ma-appeals@manchester.gov.uk

RS

Mcr Refugee Support Network

Help asylum seekers and refugees get the basic support they need to live with dignity. Includes advice on housing, employment, welfare and navigating the asylum process. Also handles applications to the Migrant Destitution Fund.

Tel: **0161 868 0777**
Refer online: gmpa.link/MRSN

EW

Energyworks at Groundwork

Energyworks provide advice, support and information to eligible households around energy efficiency in the home, applications for grants and additional support available as well as the installation of small measures such as LED lightbulbs.

Tel: **0800 090 3638**
(Mon to Thu, 9:00-5:00 & Fri, 9:00 - 12:00)
Online referral: gmpa.link/Groundwork

Other support

Borrowing and saving

Credit Unions (gmpa.link/CU) are local not-for-profit firms offering savings accounts and low-cost loans subject to affordability.

Disability



GM Coalition of Disabled People

Benefit advice/support to Manchester disabled people.

07782 556 033

maureen@gmcdp.com

M-W 9:30-2:30, Th 9:30-12:00

Domestic abuse

GM Domestic Abuse Helpline

Provides confidential advice & support to anyone 16+ suffering from domestic violence or abuse in any form.

0800 254 0909

Drug and alcohol

Change Grow Live Manchester

Provides help/support for people looking to make positive changes to their lifestyle, relating to drug/alcohol use.

Refer online:

gmpa.link/CGL

Gambling

Beacon Counselling Trust

Local support for anyone affected by gambling, including those affected by someone else's gambling.

0151 226 0696

Homelessness

Manchester Council

Help if you are homeless.

0161 234 4692

(out of hours) **0161 234 5001**

Mental health

Manchester Mind

Offers a wide range of non-emergency, mental health services.

0161 769 5732

Rethink mental illness

Support group for anyone affected by mental health problems, either theirs or a relative/friend's.

07816 754 032

rethinkmanchester@gmail.com

Support for over 60s



Age UK (Manchester)

Benefits and general advice, as well as wider support for the over 60s.

0161 833 3944

Tenants of social housing providers

Registered social landlords provide many of the advice services described throughout this tool. Tenants of these providers may want to check first with their provider what support is on offer there.

What's your situation?

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** NRPF option **8** only

I'm waiting on a payment/decision

- New claim made for benefit
- Benefit is delayed
- Waiting for benefit decision to be reassessed

See options **1**

My money does not 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 (eg. bereavement, illness, new baby, 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/high-cost loans or owing friends & family
- Benefit repayments

See options **4** **5** **6**

I have other problems that are affecting how I manage my money

Other issues such as mental health, homelessness, addiction or gambling are hindering my finances.

See the **Other Support** section

What are some of your 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?

CA

CH

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

CH

LC

AT

3

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

Who can help?

CA

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 child under four years old you can also ask the advisor about healthy start vouchers; www.healthystart.nhs.uk

Who can help?

CA

CH

LC

AU

DP

5

Debt advice: Advice and support including financial assessments, solutions, debt recovery options available to creditors, income maximisation, budgeting advice and financial statements.

Who can help?

CA

CH

6

Energy advice: If you are struggling to pay your energy bills you may be able to get support to reduce your bills, apply for a warm home discount, or access other grants. You may also be able to get support in making your home more energy efficient which will reduce your bills.

Who can help?

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7

Discretionary Housing Payment: Payments may be awarded when the council considers that you need further assistance to meet your housing costs. You must already be in receipt of any amount of either Housing Benefit or the housing element of Universal Credit. For full eligibility go to: gmpa.link/McrDHP

Who can help?

CA

CH

8

Migrant Destitution Fund: Crisis grants of up to £80 per month are available for destitute migrants who are subject to migration controls and have no recourse to public funds

Who can help?

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