

# SHORT GUIDE TO USING THE MONEY ADVICE REFERRAL TOOLS

 <p><b>Money Advice Trafford</b> Version 1 - September 2022</p> <p>Online version available at: <a href="https://gmpa.link/Trafford">gmpa.link/Trafford</a></p> <p>User reporting: <a href="https://gmpa.link/monitor">gmpa.link/monitor</a></p> <p><b>CA</b> <b>Citizens Advice Trafford</b></p> <p>Free, independent, confidential advice on welfare benefits, money advice, housing, homelessness, immigration, community care, employment and family issues. Provides specialist services in benefits, money advice, housing, community care and immigration.</p> <p>Web: <a href="http://www.citizensadvice Trafford.org.uk">www.citizensadvice Trafford.org.uk</a> Tel: <b>0808 278 7803</b> (Mon to Fri, 8:30 to 5:30) For Universal Credit Support: <b>0800 144 8 444</b> WhatsApp: <b>0161 850 5053</b></p> <p><b>TW</b> <b>Trafford Welfare Rights</b></p> <p>Welfare rights team of specialist welfare rights advisors provides a comprehensive advice service on the whole range of benefits provided by the Department for Work and Pensions and the local authority. Also support and/or representation at appeal hearings.</p> <p>Tel: <b>0161 912 2735</b> (Mon to Fri, 9:00 to 1:00) Email: <a href="mailto:welfare.rights@trafford.gov.uk">welfare.rights@trafford.gov.uk</a></p> <p>Created by Greater Manchester Poverty Action in collaboration with the Trafford VCFSE sector &amp; Trafford Council. Thanks to the Trussell Trust for funding development of the MART.</p>	<p><b>How to access services</b></p> <p><b>GD</b> <b>Energyworks at Groundwork</b></p> <p>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.</p> <p>Online referral: <a href="https://gmpa.link/Groundwork">gmpa.link/Groundwork</a></p> <p><b>RS</b> <b>Mcr Refugee Support Network</b></p> <p>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.</p> <p>Tel: <b>0161 868 0777</b> Refer online: <a href="https://gmpa.link/MRSN">gmpa.link/MRSN</a></p> <p><b>AC</b> <b>African Caribbean Care Group</b></p> <p>Provides free confidential advice and support on a wide range of issues including: benefit advice and application support, housing, energy/utility bills and access, dealing with debts and problems paying bills, problems with your mental health.</p> <p>Tel: <b>0161 226 6334</b> (Mon to Fri, 9:00 to 4:30) Email: <a href="mailto:advocacy@accg.org.uk">advocacy@accg.org.uk</a></p> <p><b>LM</b> <b>LMCP</b></p> <p>Free and confidential information and advice for South Asians on welfare benefits, budgeting, energy bills, dealing with personal debt, social care and housing.</p> <p>Tel: <b>0161 226 4632</b> (Mon to Fri, 9:00 to 4:30) Email: <a href="mailto:info@LMCP.co.uk">info@LMCP.co.uk</a></p>	<p><b>Other support</b></p> <p>Age 50+ support</p> <p><b>AU</b> <b>Age UK Trafford</b> Advice to over 50s on benefits, housing options, community care and a range of other issues. <b>0161 746 9754</b></p> <p>Borrowing</p> <p>If you do need to borrow money, Credit Unions (<a href="https://gmpa.link/CU">gmpa.link/CU</a>) are local not-for-profit firms which can provide low-cost loans subject to affordability.</p> <p>Domestic abuse</p> <p><b>Trafford Domestic Abuse Service</b> Support to individuals and families who are suffering, or who have suffered from, domestic abuse. <b>0161 872 7368</b></p> <p>Drug and alcohol</p> <p><b>Achieve Recovery Service</b> Provides substance misuse treatment and recovery services to people affected by alcohol or drug misuse. <b>0161 358 0991</b></p> <p>Gambling</p> <p><b>NHS Northern Gambling Service</b> Provides specialist addiction therapy and recovery to people affected by gambling addiction and help to people close to those with gambling addiction. <b>0300 300 1490</b> <a href="mailto:referral.ngs@nhs.net">referral.ngs@nhs.net</a></p> <p>Housing/Homelessness</p> <p><b>HOST (Housing Options Service Trafford)</b> Offers impartial and confidential advice and assistance on housing related issues. <b>0161 912 2230</b> <a href="mailto:host@trafford.gov.uk">host@trafford.gov.uk</a></p> <p>Mental health</p> <p><b>Samaritans</b> When life is difficult. Samaritans are here - day or night, 365 days a year. <b>116 123</b> (24 hr helpline)</p> <p><b>Blue Sci</b> - Contact details at <a href="http://www.bluesci.org.uk">www.bluesci.org.uk</a> Provide mental health &amp; wellbeing support at our four wellbeing centres. Crisis Café - open seven days a week 7pm until 2am, 5pm start on weekends.</p> <p>Tenants of social housing</p> <p>Registered social landlords provide many of the advice services described throughout this tool. Tenants of these housing providers may want to check first with their provider what support it can offer them.</p> <p><b>Trafford Housing Trust</b> <b>0300 777 7777</b> <b>Your Housing Group</b> <b>0345 345 0272</b></p>
--	--	---

When people talk about poverty it is often split into different types (food poverty, fuel poverty, period poverty etc) but however it is split, poverty always results from a person having insufficient money to meet their needs. While emergency assistance (such as a foodbank parcel) may be needed and welcome, this can only ever be a sticking plaster over the underlying issue that is causing a person's financial problems. Unless this underlying issue is identified and addressed, the person's financial difficulties are likely to continue.

The Money Advice Referral Tools (MARTs) are aimed at any organisation or professional who deals with people who may be struggling financially. It aims to make it easier for them to identify the underlying issues that are causing the person's financial difficulties and help them to take action by:

- referring the person to an organisation that can help maximise their income...
- ... and/or referring them to an organisation that can help with issues that may be causing their financial difficulties or making them worse (eg. their mental health)

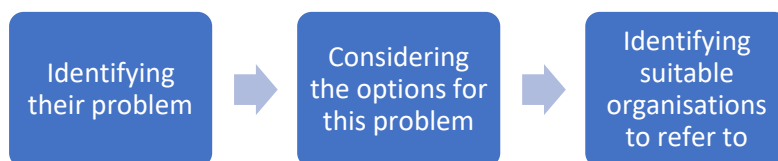
The MARTs were developed by Greater Manchester Poverty Action in partnership with: local authorities, foodbanks, other voluntary groups and people currently living in poverty. There are borough specific versions of the MART for:

- Bury
- Manchester
- Oldham
- Tameside
- Trafford
- Wigan

### How to use the MART

The MART guides you through a conversation with a person who is struggling financially. It funnels down the options so that you only need to make limited choices. This means you can provide help without the need to be an expert in maximising a person's income,

This involves three steps:



In order to successfully use the MART, the person you are assisting needs to open up about their circumstances. This takes some courage on their part so the conversation you have with them is very important and we will look at this after running through the mechanics of using the MART.

## 1. Identifying their problem

You start by talking with the person about what the main reasons are that they are struggling financially, using the **'What's your situation?'** section of the MART as guidance.

### 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

The **'What's your situation?'** column looks at the reasons why someone may be having financial difficulties and is broken down into different headings:

- I suddenly have no money
- I'm waiting on a payment/decision
- My money does not stretch far enough
- I have debt
- I have other problems that are effecting how I manage my money

In order to help you, for each of these there are a number of examples of circumstances that may fit under that heading but they are not exhaustive.

Once you have identified the main reason/s for their financial difficulties you can move onto identifying which options may be appropriate to deal with this.

Under each of the headings there are numbers in green which filter down the relevant options for you. Each of these numbers points you towards approaches that may be suitable to tackle the person's issue.

## 2. Considering the options for this problem

The ‘**What’s your situation?**’ section will have identified an option, or options, that may be appropriate to help with the person’s issues. You need to use the ‘**What are some of your options?**’ section (see below) to identify which of these is appropriate to that person’s circumstances and this may require some judgement.

For example, if a person has debt the MART suggests that options 4, 5 or 6 may be appropriate, but the option you choose would depend on their circumstances. For a person who is struggling to repay debt on payday loans then option 5 (Debt Advice) may be most appropriate but for a person who has fallen behind with their energy bills then option 6 (Energy Advice) may be more suitable.

When you have chosen the most appropriate option, the next step is to determine which organisation you should refer the person to. At the bottom of each of the option there are icons that refer to particular organisations.

### What are some of your options?

<b>1</b>	<p><b>Benefit advance or hardship payment:</b> 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.</p> <p>Who can help?  </p>
<b>2</b>	<p><b>Challenging a decision:</b> 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.</p> <p>Who can help?  </p>
<b>3</b>	<p><b>Budgeting:</b> Advice and support to manage the money you have more effectively.</p> <p>Who can help?   </p>
<b>4</b>	<p><b>Benefit check:</b> 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; <a href="http://www.healthystart.nhs.uk">www.healthystart.nhs.uk</a></p> <p>Who can help?     </p>
<b>5</b>	<p><b>Debt advice:</b> Advice and support including financial assessments, solutions, debt recovery options available to creditors, income maximisation, budgeting advice and financial statements.</p> <p>Who can help? </p>
<b>6</b>	<p><b>Energy advice:</b> If you are struggling to pay your energy bills (or having to choose between food or fuel) 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.</p> <p>Who can help?     </p>
<b>7</b>	<p><b>Discretionary Housing Payment:</b> 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: <a href="http://gmpa.link/TrafDHP">gmpa.link/TrafDHP</a></p> <p>Who can help?  </p>
<b>8</b>	<p><b>Migrant Destitution Fund:</b> 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</p> <p>Who can help? </p>

### 3. Identify suitable organisations to refer to

On the right hand side of the first page you will see contact details for each of the organisations for which there is an icon on the options. On the reverse though you will find information under ‘**How to access services**’ about what these organisations do, and more detailed information about how and when you can contact them.

 <p><b>Money Advice Trafford</b> Version 1 - September 2022</p> <p>Online version available at: <a href="https://gmpa.link/Trafford">gmpa.link/Trafford</a></p> <p>User reporting: <a href="https://gmpa.link/monitor">gmpa.link/monitor</a></p>	<p><b>How to access services</b></p>	<p><b>Other support</b></p>
<p><b>CA</b> Citizens Advice Trafford</p> <p>Free, independent, confidential advice on welfare benefits, money advice, housing, homelessness, immigration, community care, employment and family issues. Provides specialist services in benefits, money advice, housing, community care and immigration.</p> <p>Web: <a href="http://www.citizensadvice Trafford.org.uk">www.citizensadvice Trafford.org.uk</a> Tel: 0808 278 7803 (Mon to Fri, 8:30 to 5:30) For Universal Credit Support: 0800 144 8 444 WhatsApp: 0161 850 5053</p>	<p><b>GD</b> Energyworks at Groundwork</p> <p>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.</p> <p>Online referral: <a href="https://gmpa.link/Groundwork">gmpa.link/Groundwork</a></p>	<p>Age 50+ support</p> <p><b>AU</b> Age UK Trafford Advice to over 50s on benefits, housing options, community care and a range of other issues. <b>0161 746 9754</b></p>
<p><b>TW</b> Trafford Welfare Rights</p> <p>Welfare rights team of specialist welfare rights advisors provides a comprehensive advice service on the whole range of benefits provided by the Department for Work and Pensions and the local authority. Also support and/or representation at appeal hearings.</p> <p>Tel: 0161 912 2735 (Mon to Fri, 9:00 to 1:00) Email: <a href="mailto:welfare.rights@trafford.gov.uk">welfare.rights@trafford.gov.uk</a></p>	<p><b>RS</b> Mcr Refugee Support Network</p> <p>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.</p> <p>Tel: 0161 868 0777 Refer online: <a href="https://gmpa.link/MRSN">gmpa.link/MRSN</a></p>	<p>Borrowing</p> <p>If you do need to borrow money, Credit Unions (<a href="https://gmpa.link/CU">gmpa.link/CU</a>) are local not-for-profit firms which can provide low-cost loans subject to affordability.</p>
<p>Created by Greater Manchester Poverty Action in collaboration with the Trafford VCFSE sector &amp; Trafford Council. Thanks to the Trussell Trust for funding development of the MART.</p>	<p><b>AC</b> African Caribbean Care Group</p> <p>Provides free confidential advice and support on a wide range of issues including: benefit advice and application support, housing, energy/utility bills and access, dealing with debts and problems paying bills, problems with your mental health.</p> <p>Tel: 0161 226 6334 (Mon to Fri, 9:00 to 4:30) Email: <a href="mailto:advocacy@accg.org.uk">advocacy@accg.org.uk</a></p>	<p>Domestic abuse</p> <p><b>Trafford Domestic Abuse Service</b> Support to individuals and families who are suffering, or who have suffered from, domestic abuse. <b>0161 872 7368</b></p>
<p><b>LM</b> LMCP</p> <p>Free and confidential information and advice for South Asians on welfare benefits, budgeting, energy bills, dealing with personal debt, social care and housing.</p> <p>Tel: 0161 226 4632 (Mon to Thu, 9:00 to 4:00) Email: <a href="mailto:info@LMCP.co.uk">info@LMCP.co.uk</a></p>	<p>Drug and alcohol</p> <p><b>Achieve Recovery Service</b> Provides substance misuse treatment and recovery services to people affected by alcohol or drug misuse. <b>0161 358 0991</b></p>	<p>Gambling</p> <p><b>NHS Northern Gambling Service</b> Provides specialist addiction therapy and recovery to people affected by gambling addiction and help to people close to those with gambling addiction. <b>0300 300 1490</b> <a href="https://referral.ngs.nhs.net">referral.ngs.nhs.net</a></p>
	<p>Housing/Homelessness</p> <p><b>HOST (Housing Options Service Trafford)</b> Offers impartial and confidential advice and assistance on housing related issues. <b>0161 912 2230</b> <a href="mailto:host@trafford.gov.uk">host@trafford.gov.uk</a></p>	<p>Mental health</p> <p><b>Samaritans</b> When life is difficult, Samaritans are here – day or night, 365 days a year <b>116 123</b> (24 hr helpline)</p> <p><b>Blue Sci</b> - Contact details at <a href="http://www.bluesci.org.uk">www.bluesci.org.uk</a> Provide mental health &amp; wellbeing support at our four wellbeing centres. Crisis Café - open seven days a week 7pm until 2am, 5pm start on weekends.</p>
<p>Tenants of social housing</p> <p>Registered social landlords provide many of the advice services described throughout this tool. Tenants of these housing providers may want to check first with their provider what support it can offer them.</p>	<p><b>Trafford Housing Trust</b> <b>Your Housing Group</b> <b>0300 777 7777</b> <b>0345 345 0272</b></p>	<p>Tenants of social housing</p>

This additional information may help you to decide which of the organisations to refer the person to if you have a choice. For example, in the version above, if the person you are assisting is over 50 you may decide that it would be appropriate to refer them to Age UK. Alternatively, if you want to make an immediate referral for someone the opening hours of the services may help determine which organisation you choose.

#### Other support

The support we have covered so far has all related to trying to maximising a person’s income. In your conversation with the person though, they may mention that they have other problems that have either caused their financial difficulties in the first place, or which have made worse by their financial difficulties. For example, if a person is having mental health problems that can result in financial difficulties (such as if their poor mental health meant they missed a meeting with their work coach and it resulted in benefit sanctions) or their mental health could have become worse as a result of the stress caused by their financial issues.

The ‘**Other Support**’ section lists a variety of such issues and provides basic information and contact details about organisations that can help with these.

As you use the MART you will quickly become familiar with the issues and organisations it covers, but before you use it the first time **we would recommend that you spend time becoming more familiar with its content.**

### Referrals and signposting

There are two ways you can put the client in touch with the organisation who can help them:

- Referrals (where **you** contact the organisation on the person's behalf)
- Signposting (where you give the person the information to contact the organisation themselves)

Ideally you would normally make a referral as then you know the person has been linked up with the organisation that can help them. If you signpost the information there many reasons why the client and organisation may not link up (for example: difficulty in making contact, lack of confidence, not wishing to repeat their story again etc).

Signposting will sometimes work best though, or may simply be the necessary choice. For example, some clients will want to make contact themselves and in some cases you will not be able to make contact directly, or may not have sufficient time to do so. If you signpost a person, please ensure that they are able and confident to contact the organisation using the contact method (eg. are they able to use/access email).

### Monitoring how you use the MART

It is really important for GMPA to understand how the MARTs are being used so that we can determine whether it is appropriate to continue to produce and update them and, if so, how they can be made more beneficial. In order to provide the data for this we are asking you to do two things when you use the MART to assist someone who is struggling financially:

- Let the organisation you are referring a person to know that you have used the MART (meaning that they can track the eventual outcome of the referral)
- **and** complete a short monitoring form



The monitoring form can be accessed using a weblink or QR code (*see left*). Once you have accessed it, you may find it easier to bookmark this in your web browser.

## Monitoring

**Which organisation are you from? Please enter your answer below. *(Required)***

Enter 'individual' if you have used the MART to help with your own situation

**Which version of the MART did you use? *(Required)***

Please select
▼

**Which situation did this relate to? *(Required)***

I suddenly have no money

I'm waiting on a payment/decision

My money does not stretch far enough

I have debt

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

[Select All](#)

Tick all that apply

**Which option did this relate to? *(Required)***

Benefit advance or hardship payment

Challenging a decision

Budgeting

Benefit check

Debt advice

Energy advice

Discretionary housing payment

Migrant destitution fund

[Select All](#)

Tick all that apply

**Which organisation/s did you pass the person onto? *(Required)***

Please type in all the organisations you passed the person onto below

**Finally, did you refer the person to the organisation or signpost them? *(Required)***

Please select
▼

A referral is where you contact the organisation about the individual, signposting is where you provide the person with information about the organisation so that they can contact the organisation themselves

Submit

The form (*see left*) will take 30 seconds to complete and asks the following questions:

- Which organisation are you from? (type in)
- Which borough's MART are you using? (choose from a list)
- Which situation did this relate to? (choose from a list)
- Which option did this relate to? (choose from a list)
- Which organisation did you refer to? (type in)
- Did you refer the person to the organisation or signpost them? (choose from a list)

We appreciate it will not always be convenient to complete this form, but please take the short time needed to complete it whenever you can.

## The conversation with the client

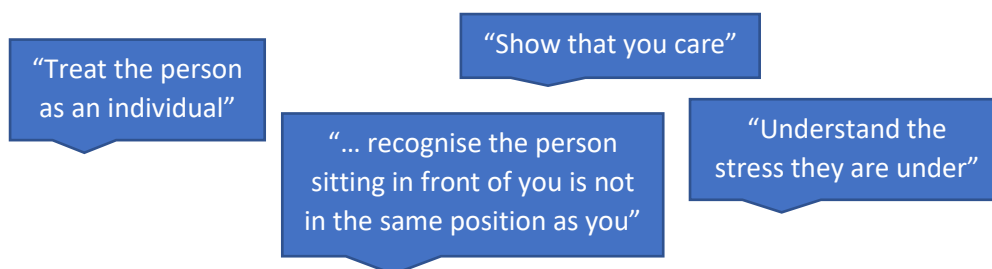
The government’s Money Advice Service describes speaking about your financial position as being “*a taboo topic – and it can be seen as rude to bring it up*”. This conversation is essential to using the MART effectively.

People with current lived experience of poverty have helped to develop the MARTs. One of the issues they have explained has been difficulties they have had in conversations with both statutory and voluntary organisations. If this conversation is carried out insensitively it is likely to make people not want to talk, rather than share with us the information we need to know in order to best use the MART. The following guidance on things to consider in holding these conversations is based on their experiences and their advice about how best to have this conversation

We have summarised their suggestions into four key things you need to do in order to help the person open up about these issues:

### 1. Show empathy

This is all about being able to put yourself in the shoes of the person you are speaking to:



The need to show empathy was raised more than any other point. Without this, the conversation is very unlikely to uncover the underlying issues.

### 2. Listen

This is all about giving the person a chance to talk while not making assumptions about them or jumping to conclusions about what you think they are going to say. Just listen carefully to what they actually tell you.

Showing you are listening will give them more confidence to continue. An effective way to do this is by summarising what they have told you back to the person to check that you have understood this correctly.

### 3. Be thoughtful in the language you use

Some language can suggest that you are blaming the person for the situation they are in and this may cause them to close down the conversation. Try and take care not to use judgemental language - in other words, language that makes it sound like their problems are their fault

People have also said that they often feel stupid for ending up in financial difficulty. Using jargon and terms they may not understand can make this feeling worse, and also lead to them closing down the conversation. For example, you may deal with Discretionary Housing Payments frequently and refer



to these as DHPs but will the person you are assisting be aware of this or confident enough to ask what this means?

#### **4. Be honest and straightforward**

Understand that the person is showing courage in opening up and that they are placing their trust in you. If you say you are going to do something, keep to your commitment.

Don't be tempted to make promises for the MART that it may not be able to fulfil. The MART can help ensure that people are able to maximise their income by receiving all the support they are entitled to, but be aware that some people will already have maximised their income and for others, an increased income may still be insufficient for their needs.

#### **Don't push too hard**

One final point regarding the conversation, it is worth remembering that some people will be unwilling to talk about their financial situation. The sooner they talk about it the better as their issues can be addressed before they become worse, but be careful not to push too hard.

If someone is unwilling to talk, just let them know that you may be able to help when they feel able to talk about it – building up trust may make them feel more comfortable to talk about it at a later date.