



Money Advice Tameside

Version 2 - January 2023

Online version available at: advicetameside.org.uk

User reporting: gmpa.link/monitor



CA Citizens Advice Tameside

Free, confidential advice on welfare benefits, financial capability, immigration & residency issues, human rights, family and personal issues. Offer specialist services in debt, housing and employment. Can provide support to complete benefit application forms.

Tel: **0808 278 7805** (Mon to Fri, 9:00 to 1:00)
For Universal Credit support: **0800 144 8 444**

WR Tameside Welfare Rights

Free specialist advice and support to Tameside residents on welfare benefits issues, including challenging benefit decisions and providing representation at appeal tribunals. Specialist debt advice provided to residents who are facing eviction by a social landlord or mortgage lender.

www.tameside.gov.uk/welfarerights
Welfare Rights Advice Line: **0800 074 9985**
(Mon and Wed, 9:30 to 12:30)
Debt advice: **0161 342 3494** (Mon-Fri, 8:30-4:00)

Created by Greater Manchester Poverty Action in collaboration with Tameside VCFSE sector & Tameside Metropolitan Borough Council. With thanks to all who contributed, particularly Tameside food banks.



How to access services

GW 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, 9-5, Fri 9-12)
Online referral form: gmpa.link/Groundwork

CP Christians Against Poverty

Free debt and budgeting help from a friendly team run through local churches. 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
(Mon to Thu, 9:30 to 5:00 & Fri 9:30 to 3:30)

IW Tameside in Work

Free service where advisors will support participants to upskill and increase their earnings, providing bespoke training tailored to their personal needs and career aspirations. This service is available to people who are already in employment on low pay, or are self-employed

Tel: **07849 310 786**
Email: tamesideinwork@tameside.gov.uk

CS TMBC Customer Services

Advice on Housing Benefit, Discretionary Housing Payment and Council Tax including help to make a claim, discounts, exemptions and grants. Access to the service by appointment only.

Tel: **0161 342 8355**
(Mo-We 8:30-5:00, Th 8:30-4:30, Fr 8:30 to 4:00)
Other ways to contact: gmpa.link>ContactTCCS

Other support

Asylum seekers and refugees

For advice see: www.tameside.gov.uk/asylumandimmigration

Borrowing and saving

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

Drug and alcohol

My Recovery Tameside (CGL)
Support to cut down or stop using drugs or alcohol.

Refer online:
gmpa.link/TCGL

Early Help

Early Help Access Point - gmpa.link/earlyhelp

Early help offer to children and families in Tameside.

0161 342 4260

Gambling

Beacon Counselling Trust

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

0151 226 0696

Homelessness

Tameside Housing Advice - gmpa.link/homeless

0161 342 2700

Tameside Resettlement Scheme

Apply for essential household items if you are leaving an institutional (hospital, prison, hostel) or unsettled way of life or are experiencing exceptional pressure/hardship. Contribution to rent in advance may be provided.

gmpa.link/TRS

Mental health

Pennine Care Urgent Mental Health Helpline

Available 24/7 for people of all ages in Tameside. It's free to call

0800 014 9995
gmpa.link/PCUMH

Mental Health Support in Tameside

Living Well Tameside - The Big Life Group

0161 470 2080
gmpa.link/BigLife

Support for over 50s

Age UK Tameside

Benefits and other advice as well as wider support for the over 50s.

0161 308 5000

Support finding employment

Find information on job clubs & employment support: gmpa.link/TamesideES
Call Tameside Adult Community Education Team on: **0161 342 4063**

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](#)

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/wages 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](#) [8](#)

I have debt

- Rent, council tax, gas or electricity arrears
- Payday/high-cost loans or owing friends & family
- Benefit repayments

See options [5](#) [6](#) [7](#)

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?

- 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](#) [WR](#)
- 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](#) [WR](#)
- Budgeting:** Advice and support to manage the money you have more effectively.
Who can help? [CP](#)
- 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](#) [WR](#) Self-check online: gmpa.link/Turn2Us
- 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](#) [WR](#) [CP](#)
- Energy advice:** 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.
Who can help? [GW](#)
- Council Tax Support, discounts, exemptions, grants and Discretionary Housing Payment:** Help with Council Tax and Housing Costs may be available.
Tameside Metropolitan Borough Council Council Tax and Benefits
Who can help? [CA](#) [WR](#) [CS](#)
- Working but on a low income:** Support may be available from trained advisors offering bespoke 1-2-1 support to help you find a better paid role and increase your working hours, providing tailored training relevant to your personal needs, career aspirations, skills and development goals..
Who can help? [IW](#)

Who can help?

CA

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