

## Are you struggling with money?

If you find yourself in a situation where you can't afford to pay your bills or debts, you should **not** borrow money as you could end up in a worse situation. Everybody's circumstances are different, and you should seek advice about the options available to you. These may include:

### 1. A benefit check

- Visit <https://www.newcastle.gov.uk/services/welfare-and-benefits/check-what-benefits-you-can-receive> or [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators) to check that you are getting the full amount of support that you are entitled to
- Visit [www.newcastle.gov.uk/welfarerights](http://www.newcastle.gov.uk/welfarerights) or phone Newcastle City Council's **Welfare Rights Service** on **0191 277 2627** (Monday to Friday from 9.30am to 12 noon) to get advice about your benefits

### 2. Reducing costs and saving money on your bills

- **If other adults live in your home** make sure that they pay their fair share of the household bills, such as board, heating and electricity
- **Rent** - You should speak to your landlord to let them know you are struggling with your rent and to see what support they can offer. If you receive the housing element of Universal Credit the you could apply for a **Discretionary Housing Payment (DHP)** if you are struggling to pay your rent. Visit [www.newcastle.gov.uk/HBHelp](http://www.newcastle.gov.uk/HBHelp) to make a claim
- **Council Tax** - You may be entitled to a **discount** or **support** to pay your council tax. For details visit [www.newcastle.gov.uk/ctaxdiscounts](http://www.newcastle.gov.uk/ctaxdiscounts)
- **Energy bills** - If you're worried about your electricity and gas bills, or you are having problems heating your home visit [www.newcastle.gov.uk/energyadvice](http://www.newcastle.gov.uk/energyadvice)
- **Water bills** – If you are struggling to pay your water bills check if you qualify for any discounts with Northumbrian Water at [www.nwl.co.uk/services/extra-support/financial-support/](http://www.nwl.co.uk/services/extra-support/financial-support/) or by phone **0345 733 5566** or email [supportplus@nwl.co.uk](mailto:supportplus@nwl.co.uk)
- **Free school meals** – To check if your children are entitled, or to apply for free school meals visit [www.newcastle.gov.uk/services/schools-learning-and-childcare/help-school-and-learning-costs/apply-free-school-meals](http://www.newcastle.gov.uk/services/schools-learning-and-childcare/help-school-and-learning-costs/apply-free-school-meals)
- **Health costs** – If you are on a low income or have certain medical conditions you may get help with health costs. Phone the NHS advice line on 0300 330 1343 or visit <https://www.nhs.uk/nhs-services/help-with-health-costs/>
- **Travel costs** – It is cheaper to buy weekly or monthly tickets if you use public transport often. Also, children who live in Tyne and Wear can get a **Under 16 Pop card** that entitles them to discounted travel. There is more information at [www.nexus.org.uk](http://www.nexus.org.uk)
- **Smoking** – There is support available to help people to quit smoking. Phone Newcastle Stop Smoking + Service on 0191 269 1103 or visit [www.changegrowlive.org/stop-smoking-plus-service-newcastle/home](http://www.changegrowlive.org/stop-smoking-plus-service-newcastle/home)

This information was accurate at the time of publishing (March 2025).

- **Mobile / home phone / cable, satellite and internet / insurances** - use comparison sites such as [www.moneysavingexpert.com/](http://www.moneysavingexpert.com/) and [www.uswitch.com](http://www.uswitch.com) to check for best deals and to shop around

### 3. Other financial help

- **Household goods** - If you have a **support worker** ask if they can apply to any [charities](#) for help or to Newcastle City Council's **Supporting Independence Scheme (SIS)** which can provide basic household goods to help to prevent people from becoming homeless. Visit [www.newcastle.gov.uk/sis](http://www.newcastle.gov.uk/sis) for details
- **Food bank vouchers** - Information on the foodbanks and free emergency food in Newcastle can be found at [www.informationnow.org.uk/article/food-banks-in-newcastle](http://www.informationnow.org.uk/article/food-banks-in-newcastle) Most foodbanks require a referral from an organisation registered with the foodbank as such as the Council, a support worker, a charity or a GP surgery
- **Charitable grants** – Visit [www.turn2us.org.uk](http://www.turn2us.org.uk) and [www.charitychoice.co.uk](http://www.charitychoice.co.uk) to search for any charitable grants that you may be apply to access

### 4. Seeking support and advice

If you are struggling financially speak to your **Universal Credit Work Coach** about a referral for specialist **Personal Budgeting Support**

**Newcastle Council Housing (formerly YHN) tenants** can access support by phoning **0191 278 8600** or by visiting <https://new.newcastle.gov.uk/housing/council-housing/services-council-housing-customers/extra-support-find-home-or-manage-tenancy>

**Byker Community Trust tenants** can access advice and support by phoning **0800 533 5442** or visiting <https://bykercommunitytrust.org/customer-area/my-money/>

**Karbon Homes tenants** can contact their Money Matters Team by calling **0808 164 0111** or visiting [www.karbonhomes.co.uk/customer-area/my-money/](http://www.karbonhomes.co.uk/customer-area/my-money/)

**Home Group tenants** can access support by calling **0345 141 4663** or visiting <https://www.homegroup.org.uk/manage-my-home/renters/money-benefits-and-wellbeing-support>

**Citizens Advice Newcastle** provides free, confidential, independent and impartial advice and can be contacted by phone on **0808 278 7823** or by visiting [www.citizensadvice-newcastle.org.uk/contact](http://www.citizensadvice-newcastle.org.uk/contact)

**Money Matters**, Newcastle City Council's debt and budgeting team, can provide specialist help and advice. Phone **0800 1707 008** or email [moneymatters@newcastle.gov.uk](mailto:moneymatters@newcastle.gov.uk)

For information on other support available visit [www.newcastle.gov.uk/debthelp](http://www.newcastle.gov.uk/debthelp)