

Emergency Financial Assistance

If you need emergency financial assistance, there are a number of options depending on your situation.

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Money Advice Service

The Money Advice Service provides free and impartial money advice and offers:

- Advice and guides to help improve your finances
- Tools and calculators to help keep track and plan ahead
- Support over the phone and online

To speak to a free independent adviser, call the Money Advice Line on [0800 138 7777](tel:08001387777) or visit the [Money Advice Service](#)

Budgeting Loan / Budgeting Advance

A budgeting loan or advance is a short term interest-free loan which can be used to pay for certain essential items but must be paid back in full. If you are in receipt of certain welfare benefits then you can apply for a budgeting loan. Those on Universal Credit can apply for an equivalent budgeting advance.

[Find out more about Universal Credit budgeting or advance loans and apply](#)

Universal Credit, hardship and disablement payments

Universal Credit (UC) is a single monthly benefit payment for working age people offering financial support to anyone on a low income or who is out of work. The payment aims to cover basic living expenses and housing costs.

You might be able to get a hardship payment from the Jobcentre if you're not getting your Job Seekers Allowance payments and you're struggling to pay your essential living costs

[Find out more about Universal Credit and apply](#)

Telephone: [0800 328 5644](tel:08003285644)

Textphone: [0800 328 1344](tel:08003281344)

Telephone (Welsh language): [0800 012 1888](tel:08000121888)

Monday to Friday, 8am to 6pm

Local Welfare Assistance

Local Welfare Assistance provides emergency financial support and is administered by local authorities to help people on low incomes.

Schemes vary from location to location but you can normally only apply if you are receiving certain benefits including:

- Employment and Support Allowance (Income-related)
 - Jobseeker's Allowance (Income-based)
 - Universal Credit
 - Pension Credit
 - Income Support

The amount you receive is entirely discretionary. You cannot claim cash but you may be offered vouchers for food or clothing and even furniture.

In England

The Children's Society provides a [free tool](#) which lists the Councils participating in this scheme, as does the [Child Poverty Action Group](#).

In Scotland

You can apply for a Community Care Grant or a Crisis Grant.

Community care grants are to help people on a low income live independently in the community or to help people maintain their home in the face of exceptional pressure. They are paid out of the Scottish Welfare Fund which is a national scheme delivered by local authorities.

[Find out more about the Scottish Welfare Fund](#)

In Wales

You can apply for an Emergency Assistance Payment (EAP) – a grant to help with essential costs after an emergency. The payment will help you cover the cost of food, gas and electricity, clothing and emergency travel.

[Find out more about the Discretionary Assistance Fund](#)

In Northern Ireland

You can apply for what is known as a Discretionary Support loan or grant.

Financial support may be available if you are in a financial crisis or need support including Discretionary Support, Short-term Benefit Advances, Sure Start Maternity Grants, Budgeting Loans and Cold Weather Payments.

[Find out more about the Discretionary Support loan or grant](#)

Tax repayment

If you are unable to pay your tax bill in one go, HMRC may agree to [set up a payment plan for you to pay in instalments](#).

To set up a payment plan, you need a Government Gateway user ID and password. If you do not have a user ID, you can create one when you set up a payment plan.

[Contact HMRC](#)

Bereavement Support Payment

You may be able to get Bereavement Support Payment if your husband, wife or civil partner died on or after 6 April 2017.

You could be eligible if your partner either:

- paid National Insurance contributions for at least 25 weeks
- died because of an accident at work or a disease caused by work

When they died you must have been:

- under State Pension age
- living in the UK or in a [country that pays bereavement benefits](#)

[Find out how to claim Bereavement Support Payments](#)

For people who are still abroad

If you are still abroad, you should contact the [nearest British embassy, High Commission or consulate](#)

For Students

You could get extra money from your university or college if you're experiencing financial hardship. The amount you can get is decided by your university or college. It's paid in a lump sum or instalments.

Contact the student services department at your university or college - they'll decide if you qualify.

[Find out more about university and college hardship funds](#)