



Support When Money Is Tight

Find credible help, prepare for an advice conversation and avoid promises that cost you more.

General UK support signposting. Availability, funding and eligibility change; check directly with the service before relying on assistance.

Start with the immediate pressure

If you cannot afford food, essential energy or a safe place to stay, contact your council or a local advice service promptly and explain what is needed today. Local arrangements vary. If a bill or enforcement letter has a deadline, keep it and tell the adviser the date. You do not need a perfect budget before asking for help. A short list of the urgent problems is a useful start.

The Care Workers' Charity

The charity offers support for eligible care workers, including crisis-grant applications subject to its current criteria and available funding. Use its own website to check eligibility, evidence and how to apply. An Academy account or certificate does not establish eligibility and we cannot guarantee an award. Prepare the documents requested by the charity and explain the situation truthfully. Never pay someone who promises to guarantee a charity grant.

Check benefits without assuming you are excluded

Being employed does not by itself rule out every benefit. The GOV.UK benefits-calculator page links to tools that can estimate possible entitlement. Have household income, savings, housing costs and relevant circumstances available. An estimate is not a decision or guarantee. Some situations, including immigration restrictions or complex changes, need specialist advice rather than relying on a calculator result.

Use free debt advice early

MoneyHelper can direct you to free debt advice. Explain priority bills, arrears, income changes and any court or enforcement documents. Ask the adviser to help you identify which actions are urgent before agreeing payments you cannot sustain. Avoid taking expensive credit simply to delay a conversation about the underlying problem. Do not ignore letters because you feel embarrassed.

Check money that should already be yours

Look for incorrect pay, missing hours or unreimbursed agreed expenses and use the payroll process to query them. Separately check whether employment-expense tax relief may apply. A possible refund should not be treated as money already available for an urgent bill. Keep records, seek advice and do not exaggerate a claim because you need money quickly.

Prepare a one-page help note

Write what changed, the immediate difficulty, key dates, household income and the help you are seeking. Keep account numbers, passwords and identity documents secure and share them only through the support service's verified process. You can ask a trusted person to help you prepare while keeping control of the application. Save the reference number and the next agreed action.

Your next steps

- Identify the most urgent need and any deadline.
- Use verified charity, council or advice-service contact details.
- Check eligibility and requested evidence.
- Avoid fees for guaranteed grants or refunds.
- Keep a record of who you contacted and the next step.
- Ask for further advice if the first route cannot help.

Sources and further help

[The Care Workers' Charity: Crisis Grant](#)

[GOV.UK: Benefits calculators](#)

[MoneyHelper: Free debt advice](#)

[Acas: If wages are not paid](#)

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