

## Step 1: What's the problem?

### I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

### I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

### My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See option **2**

### I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit deductions

See option **3**

## Step 2: What are some options?

### 1 Council Discretionary Support Grants

**Discretionary support grants** include **crisis assistance, discretionary housing payments** and **community care grants**.

This will depend on your current circumstances and you can find out more at:

[www.wandsworth.gov.uk/housing/benefits-and-support/](http://www.wandsworth.gov.uk/housing/benefits-and-support/)

### 2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

A **benefit check** can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you **find cheaper deals** on things like gas and electricity and **make sure you're not missing out** on things like school clothing grants or free school meals.

### 3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

### 4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

### 5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

### 6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help with these options?

## Step 3: Where can I get help?

Each of these services offer free and confidential advice

### Citizens Advice Wandsworth

Advice on benefits, debt, housing and more  
0808 278 7833 (freephone)  
www.cawandsworth.org

Help with options: 1 2 3 4 5 6

### Wandsworth Council

Find out which discretionary support grants you may be entitled to  
www.wandsworth.gov.uk/housing/benefits-and-support/

#### Discretionary Support Grant Helpline

Help to apply for discretionary support grant - run by Citizens Advice Wandsworth  
0204 529 0674

Help with option: 1

### South West London Law Centres

Free legal advice on issues such as debt, immigration and a crisis navigation service for those at risk of losing their home  
0208 767 2777  
Debt: 0208 667 9252 | 07743 729 833 (WhatsApp)  
www.swllc.org

Help with options: 1 2 3 4 5 6

### Ascension - Crosslight

Advice on debt, budgeting and managing money  
0207 052 0318 | www.crosslightadvice.org

Help with options: 2 3 4 6

### Age UK Wandsworth

Support and advice for older people, their families and carers  
0208 877 8940 | advice@ageukwandsworth.org.uk  
www.ageuk.org.uk/wandsworth

Help with options: 1 2 4 6

## Other Support

### Shelter

Free housing advice  
0808 800 4444 | england.shelter.org.uk

### Turn2Us

Provide information and financial support  
0808 802 2000 | www.turn2us.org.uk  
benefits-calculator-2.turn2us.org.uk

### Step Change

Debt charity offering debt advice and money management  
0800 138 1111 (freephone) | www.stepchange.org

### MoneyHelper

Money and pensions guidance  
0800 138 7777 | 07701 342 744 (WhatsApp)  
www.moneyhelper.org.uk

### Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4.  
Apply online: www.healthystart.nhs.uk

## For Migrants with No Recourse to Public Funds (NRPF)

### Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have No Recourse to Public Funds (NRPF)  
07963 509 044 | www.project17.org.uk

### The Unity Project

Support to have NRPF condition removed if applicable and other support  
www.unity-project.org.uk

Updated on 15/07/21

Feedback? Share your experience of using this guide by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

# Worrying About Money?

Financial advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Wandsworth



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