

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 repayments

See option **3**

Step 2: What are some options?

1 Council Support Schemes

People on low incomes may be eligible for **housing benefits, council tax support and discretionary housing payments** from the council.

In addition to the above, residents may be eligible for **crisis payments** and/or a grant from the **Resident's Support Fund** of up to £1500. This will depend on your current circumstances.

Find out more at: www.brent.gov.uk/lwa

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

Brent Council

Find out about the support you may be eligible for

0208 937 1800 (Option 3 - Housing Benefit & Council Tax Support)

www.brent.gov.uk/services-for-residents/benefits-and-money-advice/

Help with options: 1 2

Citizens Advice Brent

Advice on benefits, debt, housing and more

0208 438 1249 | www.citizensadvicebrent.org.uk

Help with options: 1 2 3 4 5 6

Green Doctors

Advice and support with energy use, bills, debts and applying for grants

0300 365 3005 | london.greendoctors.org.uk

Help with options: 2 3

Brent Hubs

Advice on benefits, debt and money advice, employment as well as any other issues for those with complex needs

0208 937 1234 (ask for Brent Hubs)

www.brenthubs.com

Help with options: 1 2 3

The Sherriff Centre

Information and support for those experiencing financial difficulty

0207 624 8880 | www.thesherriffcentre.co.uk

Help with options: 2 3

Advice for Renters Money

Advice and support on benefits, debt, energy, budgeting, affordable loans and information on available charitable grants

0203 971 4584 | money@advice4renters.org.uk

www.adviceforrenters.org

Help with options: 1 2 3 6

Other Support

Brent Housing Management

Provides support and advice on housing rents for council tenants

0208 937 2730

www.brent.gov.uk/housingmanagement

Age UK Hillingdon, Harrow & Brent

Support and advice for older people, their families and carers

0208 968 7711

www.ageuk.org.uk/hillingdonharrowandbrent

Shelter

Free housing advice

0808 800 4444 (freephone)

england.shelter.org.uk

Step Change

Debt advice and money guidance

0800 138 1111 (freephone)

www.stepchange.org

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)

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | www.project17.org.uk

Updated on 20/08/21

Feedback? Share your experience of using this guide by visiting 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 Brent



Supported by

