

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 able to access **Housing Benefit, Council Tax Support** and **Discretionary Housing Payment** from the Council. Find out more at:

www.westminster.gov.uk/benefits

You may also qualify for a **Local Support Payment** which supports people in crisis. Find out more at:

www.westminster.gov.uk/benefits/apply-local-support-payment

All schemes will depend on your current circumstances.

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?

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Each of these services offer free and confidential advice

Citizens Advice Westminster

Providing housing, debt, benefit and immigration advice for Westminster residents.

Make an online enquiry:

www.westminstercab.org.uk/advice
0808 278 7834

Help with options: 1 2 3 4 5 6

Z2K

Providing housing, debt and benefit advice to people in London

0207 259 0801 | www.z2k.org

Help with options: 1 2 6

Nucleus

Advice and assistance in areas such as debt, housing, employment law & welfare benefits

0207 373 4005 | www.nucleus.org.uk

Help with options: 1 2 3 4 5 6

Other Support

Cardinal Hume Centre

Support for young people and families with children including housing and benefits advice, employment support, immigration advice and general family support

0207 227 1673 | info@cardinalhumecentre.org.uk
www.cardinalhumecentre.org.uk

Age UK Westminster

Support and advice for older people (50+), their families and carers

0203 004 5610 | enquiries@ageukwestminster.org.uk
www.ageuk.org.uk/westminster

Family Lives

Support for families with children

0808 800 2222 | askus@familylives.org.uk
www.familylives.org.uk

Other Support

Westminster Employment Service

Training and support for unemployed Westminster residents

07971 026 709

employmentteam@westminster.gov.uk
www.westminster.gov.uk/westminster-employment-service-residents

The Passage

Supporting the homeless with a route off the streets with advice on education, employment, welfare rights and access to private renting

0207 592 1850 | clients@passage.org.uk
www.passage.org.uk

StreetLink

Connects people sleeping rough with local services

0300 500 0914 | www.streetlink.org.uk

Shelter

Free housing advice

0808 800 4444 (freephone)
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 advice and money management

0800 138 1111 | www.stepchange.org

Asylum Aid

Provides legal aid advice and representation on behalf of asylum seekers and refugees

advice@asylumaid.org.uk | www.asylumaid.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

Updated on 04/11/21

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 Westminster



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