

# Worrying about money?

Support is available in Croydon



Three steps to find options and places to get help

## Step 1: What's the problem?

### I suddenly have no money

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

See options 1 2 6

### My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options 1 2

### I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option 3

### I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options 1 4

## Step 2: What are some options?

### 1 Council Support Schemes

People on low incomes may be able to access Housing Benefit/ Universal credit and/or Council Tax Support. Find out more at: [www.croydon.gov.uk/benefits](http://www.croydon.gov.uk/benefits)

Discretionary housing payments are made towards housing costs where a person receives Housing Benefit or the housing element of Universal Credit.

More information can be found here:

[www.croydon.gov.uk/benefits/financial-hardship/discretionary-housing-payments](http://www.croydon.gov.uk/benefits/financial-hardship/discretionary-housing-payments)

### 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.

### 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 DWP 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 Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

### 4 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? Each of these services offer free and confidential advice

### CITIZENS ADVICE CROYDON

**Advice on benefits, debt, housing, employment, immigration and legal**

0800 144 8848

[www.citizensadvicecroydon.org](http://www.citizensadvicecroydon.org)

[www.citizensadvicecroydon.paperform.co](http://www.citizensadvicecroydon.paperform.co)

**Help with options:** 1 2 3 4 5 6

### Citizens Advice Help to Claim

**Advice and support for claiming Universal Credit**

0800 144 8444

[www.citizensadvicecroydon.org/get-advice](http://www.citizensadvicecroydon.org/get-advice)

### CHRISTIANS AGAINST POVERTY LONDON CROYDON

**Help with debt**

**Croydon South Debt Centre**

0800 328 0006 | [info@capuk.org](mailto:info@capuk.org)

[www.capuk.org/i-want-help](http://www.capuk.org/i-want-help)

**Central Croydon Debt Centre**

0783 362 1926 | [info@capuk.org](mailto:info@capuk.org)

**Help with option:** 3

### SOUTH WEST LONDON LAW CENTRES

**Free legal advice on issues such as debt, housing, employment and immigration**

0208 767 2777 | [www.swllc.org](http://www.swllc.org)

Debt: 0208 667 9252

**Help with option:** 3

### AGE UK CROYDON

**Information and advice service for older people, their families and carers**

020 8686 0066

[aukc@ageukcroydon.org.uk](mailto:aukc@ageukcroydon.org.uk)

[www.ageuk.org.uk/croydon](http://www.ageuk.org.uk/croydon)

**Help with options:** 1 2

### ADVICE SERVICES CROYDON

**Benefits help and advice**

020 8686 0066

[asc@advicecroydon.org.uk](mailto:asc@advicecroydon.org.uk)

[www.advicecroydon.org.uk](http://www.advicecroydon.org.uk)

**Help with options:** 1 2 6

### HEAR US

**Providing benefits advice and support (including help with appeals) to people with mental health difficulties**

020 8681 6888

[surgery@hear-us.org](mailto:surgery@hear-us.org)

[www.hear-us.org/surgeries/surgery-referral](http://www.hear-us.org/surgeries/surgery-referral)

**Help with options:** 1 2 4 5 6

### Other Support

#### Carers Information Service

**Information, advice and support for carers in Croydon**

020 8649 9339 | [info@carersinfo.org.uk](mailto:info@carersinfo.org.uk)

[www.carersinfo.org.uk](http://www.carersinfo.org.uk)

#### Mind In Croydon

**Benefits advice and employment support to enable positive mental health**

020 8668 2210

[admin@mindincroydon.org.uk](mailto:admin@mindincroydon.org.uk)

[www.mindincroydon.org.uk](http://www.mindincroydon.org.uk)

#### Simply Connect Croydon

**Help to find local support services and activities**

020 8253 7070 | [croydon.simplyconnect.uk](http://croydon.simplyconnect.uk)

[connectwellcroydon@cvalive.org.uk](mailto:connectwellcroydon@cvalive.org.uk)

#### Crisis Skylight Croydon

**Help and support for single people impacted by homelessness**

020 3848 1700 | [croydon@crisis.org.uk](mailto:croydon@crisis.org.uk)

[www.crisis.org.uk/get-help/croydon](http://www.crisis.org.uk/get-help/croydon)

#### Accommodation Action

**Support for residents in temporary accommodation in Croydon**

[info@accommodationaction.com](mailto:info@accommodationaction.com)

[www.accommodationaction.com](http://www.accommodationaction.com)

#### MoneyHelper

**Support with debt, benefits, money management and pensions**

0800 138 7777 (freephone)

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

# Other Advice and Support

## Drop-in Centres

**Support is available from drop-in centres listed at:**

[www.croydon.gov.uk/housing/housing-support/homelessness/get-help-if-you-live-street/drop-centres](http://www.croydon.gov.uk/housing/housing-support/homelessness/get-help-if-you-live-street/drop-centres)

## Hestia

**Support for people facing domestic violence**

020 7378 3100 | [info@hestia.org](mailto:info@hestia.org)  
[www.hestia.org](http://www.hestia.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**

**\*Available to those who have NRPF**  
Apply online: [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)  
0345 607 6823  
[healthystartclaim@dhs.gov.uk](mailto:healthystartclaim@dhs.gov.uk)

## MoneySavingExpert

**Help with energy bills and other cost cutting help**

[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

## StepChange

**Debt advice and money guidance**

0800 138 1111 (freephone)

[www.stepchange.org](http://www.stepchange.org)

## Turn2Us

**Information and financial support to get back on track, including benefits calculator**

0808 802 2000 (freephone)

[www.turn2us.org.uk](http://www.turn2us.org.uk)

[benefits-calculator-2.turn2us.org.uk](http://benefits-calculator-2.turn2us.org.uk)

## For Asylum Seekers, Refugees and Migrants with No Recourse to Public Funds (NRPF)

### Project 17

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

07963 509 044 | [www.project17.org.uk](http://www.project17.org.uk)

### Croydon Refugee Day Centre

**Support for refugees and asylum seekers**

020 8689 4527

[www.croydonrefugeedaycentre.co.uk](http://www.croydonrefugeedaycentre.co.uk)

## About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. It can be found online alongside cash first referral leaflets for other areas at [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets). Digital versions can be found at [www.worryingaboutmoney.co.uk](http://www.worryingaboutmoney.co.uk).

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**Feedback?** What did you find useful about this guide? [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

