

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/universal credit to help with housing costs. The Council also offers council tax support schemes and discretionary housing payments for those struggling financially. You may also qualify for Local Support Payment, which supports people in crisis. All schemes will depend on your current circumstances.

Find out more:

www.rbkc.gov.uk/benefits/benefits

Access the Benefits Calculator:

www.rbkc.entitledto.co.uk/home/start

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

Royal Borough of Kensington & Chelsea Council: Housing and Employment Service

One-to-one personalised information, advice and support with welfare benefits, money management and grants, employment and debt

020 7361 2070 | www.rbkc.gov.uk
housingandemployment@rbkc.gov.uk

Help with options: 1 2 3 4 5 6

Kensington & Chelsea Citizens Advice

Free, impartial and confidential advice on issues such as benefits, debt, money, employment and housing

0808 278 7982 | www.citizensadvicekc.org.uk

Help with options: 1 2 3 4 5 6

Worlds End Neighbourhood Advice Centre (WENAC)

Free immigration, welfare (including disability) benefit and housing advice for K&C residents

0207 351 5749 | info@wenac.org.uk
www.wenac.org.uk

Help with options: 1 2 3 4 5 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

Community Living Well Navigator Service

Practical support for people over 16 who experience mental health problems whilst under the care of their GP, and their carers

0203 317 4200 | www.communitylivingwell.co.uk

Help with options: 1 2 3 4 5 6

Updated on 20/08/21

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Step 3: Where can I get help?

Crosslight Kensington

Advice on debt, budgeting & managing money

0207 052 0318 | www.crosslightadvice.org

Help with options: 2 3

North Kensington Law Centre (NKLC)

Free legal advice for those who cannot afford a private law firm

0208 969 7473 | www.nklc.org.uk

Help with options: 1 2 4 5 6

Other Support

Shelter

Free housing advice

0808 800 4444 (freephone) | england.shelter.org.uk

Step Change

Free advice on debt and money management

0800 138 1111 | www.stepchange.org

SMART

Helping people recover from mental ill-health through training, employment, practical support and social activities

0207 376 4668 | info@smartlondon.org.uk
www.smartlondon.org.uk

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

Asylum Aid

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

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

Joint Council for the Welfare of Immigrants

Supports individuals and families with legal advice on asylum and immigration law

www.jcwi.org.uk | 0207 251 8708

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

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 Kensington & Chelsea



Supported by

