

Worrying about money?

Support is available in Mole Valley



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 (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 option **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 Surrey County Council and District Support

If you are struggling financially, there are various forms of financial support available. Find out more at: www.surreycc.gov.uk/coronavirusfinance

Mole Valley District Council also offers Council Tax Reduction and Discretionary Housing Payments for those struggling financially. This will depend on your circumstances. Find out more at: www.molevalley.gov.uk

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? For free and confidential advice

Surrey Crisis Fund

Support for people in crisis and with an immediate financial need

0300 200 1008

www.surreycc.gov.uk/people-and-community/surrey-crisis-fund

CHRISTIANS AGAINST POVERTY

Debt advice and ongoing support for those with problem debt or in financial difficulty

0800 328 0006 | www.capuk.org

Help with option: 3

MOUNT GREEN HOUSING ASSOCIATION (RESIDENTS ONLY)

Free welfare and benefits advice

07918 259 670 or 01372 379 555
www.mountgreen.org.uk/residents/my-welfare-and-benefits-service/our-service

Help with options: 1 2 3 4 5 6

CITIZENS ADVICE MOLE VALLEY

Advice on benefits, debt, housing, and more

0808 278 7930 (general advice)
0800 144 8444 (new UC claim)
0808 223 1133 (consumer helpline)
www.citizensadvicemolevalley.org.uk

Help with options: 1 2 3 4 5 6

CLARION HOUSING (RESIDENTS ONLY)

Money guidance, energy advice, and employment and training support

0300 500 8000
www.clarionhg.com/charitable-foundation/clarion-futures-money-and-digital

Help with options: 2 3

Other Support

Mary Frances Trust

Support for people with mental health and emotional wellbeing issues

01372 375 400 (call)

07929 024 722 (text)

www.maryfrancestrust.org.uk/how-we-help

Catalyst

Support for people with drug and alcohol issues

01483 590 150 (call)

07909 631 623 (text)

www.catalystsupport.org.uk

Surrey & Borders

Mental Health Crisis Helpline

24 hour support for people experiencing a mental health crisis

0800 915 4644 (call)

07717 989 024 (text)

Catch 22

Substances misuse support for young people in Surrey (aged 11-25)

01372 832 905 | www.catch-22.org.uk

Samaritans

24/7 support for people who are struggling to cope and/or having suicidal thoughts

116 123 | jo@samaritans.org

Turn2us

Information on benefits and financial support, including benefit calculator

0808 802 2000 (freephone)

www.turn2us.org.uk

benefits-calculator.turn2us.org.uk

Moneyhelper

Advice to help improve your finances

0800 138 7777 | 0770 134 2744 (WhatsApp)

www.moneyhelper.org.uk

Step Change

Debt charity offering debt advice and money management

0800 138 1111 | www.stepchange.org

Boom! Credit Union

Access to fair and affordable loans, savings accounts and prepaid cards

01903 237 221 | www.boomcu.com

East Surrey Domestic Abuse Services (ESDAS)

Support for people who have or are experiencing domestic abuse

01737 771 350 (call)

01483 776 822 (out of hours)

07860 039 720 (text)

www.esdas.org.uk

Other Support

Healthy Start Vouchers

For milk, fruit and vegetables if you're on a low income and pregnant or have a child under 4

www.healthystart.nhs.uk

Home-Start Epsom, Ewell & Banstead

Emotional and practical support to parents with young children (also covers Mole Valley North)

07956 617 768

admin@hseeb.org.uk

www.hseeb.org

Leatherhead Youth Project

Youth work, counselling and emotional well-being support for young people across Mole Valley

01372 383 345

www.leatherheadyouthproject.com

Age Concern Mole Valley

Support and information for older people, their families and carers

01306 899 104

info@ageconcernmolevalley.org.uk

www.ageconcernmolevalley.org.uk

Mole Valley Employment and Skills Hub

Support with employment, training and education opportunities

01372 379 879

mvhub@surreyllp.org.uk

Mole Valley Housing Options Team

Advice and support for people at risk of homelessness or rough sleeping

01306 885 001 | 03001 237 718 (out of hours)

www.molevalley.gov.uk/home/housing/urgent-housing-need

Amber Foundation – Farm Place

24/7 residential programme for young adults (aged 16-30) who are homeless or at risk of homelessness

01306 627 927 or 07879 415 891

admissions@amberweb.org | amberweb.org

Shelter

Free housing advice

home@shelter.org.uk | 0800 800 4444

england.shelter.org.uk

Surrey Community Action (Warmth Matters)

Advice and guidance for people who are struggling to pay for their energy

07521 503 696

www.surreyca.org.uk/warmth-matters

Warm Home Discount Scheme

Annual discount on winter energy bills for qualifying low-income households

www.gov.uk/the-warm-home-discount-scheme

SES Water

Support for customers who are having difficulty pay their water bill

01737 785 606

www.seswater.co.uk/hereforyou

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. You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 18/11/21.

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback

