

# Worrying about money?

Support is available in Southwark



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 Council Local Welfare Schemes

#### • Council Tax Reduction

People on low incomes or already claiming national welfare benefits such as Universal Credit may also be eligible for help with their council tax bill.

[www.southwark.gov.uk/benefits-and-support/council-tax-reduction](http://www.southwark.gov.uk/benefits-and-support/council-tax-reduction)

#### • Discretionary Housing Payment (DHP)

People on low incomes and already getting help to pay their rent through national welfare benefits e.g. Universal Credit (housing element) or housing benefit could, in some very limited circumstances, be eligible for extra support.

[www.southwark.gov.uk/benefits-and-support/housing-benefit/get-extra-help](http://www.southwark.gov.uk/benefits-and-support/housing-benefit/get-extra-help)

#### • Southwark Emergency Support Scheme (SESS)

If you are facing a crisis or find yourself suddenly unable to meet your most basic needs or are in debt with council tax or other household bills you may be eligible for help. (0207 525 2434)

[www.southwark.gov.uk/benefits-and-support/emergency-support](http://www.southwark.gov.uk/benefits-and-support/emergency-support)

For the most up-to-date Council help available, see: [www.southwark.gov.uk/financialsupport](http://www.southwark.gov.uk/financialsupport)

### 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.

Those seeking debt advice from recognised providers such as Step Change, Citizens Advice, or Christians Against Poverty may be offered **Breathing Space** – a statutory scheme which means that creditors must immediately halt all debt recovery action for up to 60 days (up to 90 days for those with mental health problems).

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

#### SOUTHWARK COUNCIL LOCAL SUPPORT TEAM

The team provides an income maximisation service called Rightfully Yours which helps residents, particularly older people and disabled people, to check their household are claiming all the benefits they are entitled to and whether other discretionary financial support is available

0207 525 2434

[www.southwark.gov.uk/benefits-and-support/other-welfare-benefits](http://www.southwark.gov.uk/benefits-and-support/other-welfare-benefits)

Help with options: 1 2

#### SOUTHWARK PENSIONERS CENTRE

Advice for residents aged over 50 years

0207 708 4556

[advice@southwarkpensioners.org.uk](mailto:advice@southwarkpensioners.org.uk)  
[www.southwarkpensioners.org.uk](http://www.southwarkpensioners.org.uk)

Help with options: 1 2 3 4 5 6

#### CITIZENS ADVICE SOUTHWARK

Advice on benefits, debt, housing, employment, immigration and legal. Can help with advocacy.

0808 278 7849

[www.citizensadvice-southwark.org.uk](http://www.citizensadvice-southwark.org.uk)

Face to face drop-in Mon-Fri 10am-3pm at:

- 97 Peckham High Street | SE15 5RS
- 8 Market Place, Southwark Park Road | SE16 3UQ
- 6-8 Westmoreland Road, Walworth | SE17 2AY

Help with options: 1 2 3 4 5 6

#### Citizens Advice Southwark Help to Claim

Advice and support for claiming  
Universal Credit

0800 1448 444

[www.citizensadvice-southwark.org.uk/projects-and-services/helptoclaim](http://www.citizensadvice-southwark.org.uk/projects-and-services/helptoclaim)

#### CAMBRIDGE HOUSE LAW CENTRE

Legal advice, assistance and representation on matters relating to employment, housing and welfare benefits

0207 358 7025

[lawcentre@ch1889.org](mailto:lawcentre@ch1889.org)

[www.ch1889.org/law-centre](http://www.ch1889.org/law-centre)

Help with option: 6

#### AGE UK LEWISHAM & SOUTHWARK

Support and advice for residents over 60 years and their families

0207 358 4077 (ask for information and advice)

[sail@ageuklands.org.uk](mailto:sail@ageuklands.org.uk)

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

Help with options: 2 4 5 6

#### Other Advice and Support

##### West London Mission

Money management course based in Lambeth but will take referrals from Southwark  
[www.wlm.org.uk/neighbourhood-skills-hub](http://www.wlm.org.uk/neighbourhood-skills-hub)

##### Debt Free London

Free, expert debt advice via helpline, webchat, Whatsapp and video chat  
[www.debtfree.london](http://www.debtfree.london) | 0800 808 5700 (freephone)

##### Money A&E

Money advice, education and coaching for residents from disadvantaged groups and diverse ethnic communities  
[info@moneyaande.co.uk](mailto:info@moneyaande.co.uk) | [www.moneyaande.co.uk](http://www.moneyaande.co.uk)

##### Universal Credit and other benefits

Understand what benefits you may be entitled to, especially if you have lost your job or are working reduced hours

[www.understandinguniversalcredit.gov.uk/employment-and-benefits-support/making-a-new-claim](http://www.understandinguniversalcredit.gov.uk/employment-and-benefits-support/making-a-new-claim)

# Other Advice and Support

## Money Helper

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

0800 138 7777 | [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## Christians Against Poverty

**Debt counselling charity**

0800 328 0006 (freephone) | [www.capuk.org](http://www.capuk.org)

## Shelter

**Free housing advice**

0808 800 4444 (freephone)  
[england.shelter.org.uk](http://england.shelter.org.uk)

## Step Change

**Debt advice and money guidance**

0800 138 1111 (freephone)  
[www.stepchange.org](http://www.stepchange.org)

## Southwark Wellbeing Hub

**For help with finding the right emotional and psychological support**

[www.together-uk.org/southwark-wellbeing-hub](http://www.together-uk.org/southwark-wellbeing-hub)  
[southwarkhub@together-uk.org](mailto:southwarkhub@together-uk.org)  
0203 751 9684 (Mon-Fri 9am-5pm)

## 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)

## Rose Vouchers

**Free vouchers for fruit and vegetables for low-income pregnant women and children up to school age (plus any siblings still at primary school) for residents in SE1, SE5, SE15 and SE17**

**\*Available to those who have NRPF**

0207 740 8070  
[childrenscentre@1stplace.uk.com](mailto:childrenscentre@1stplace.uk.com)  
[www.1stplace.uk.com/rosevouchers](http://www.1stplace.uk.com/rosevouchers)

## Turn2Us

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

0800 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)

### NRPF Team at Southwark Council

**Support for those with NRPF**

0207 525 4496  
[www.southwark.gov.uk/benefits-and-support/no-recourse-to-public-funds-nrpf](http://www.southwark.gov.uk/benefits-and-support/no-recourse-to-public-funds-nrpf)

### Southwark Day Centre for Asylum Seekers

**Helps with the relief of poverty and distress, promotes health and education**

020 7732 0505 | [www.sdcas.org.uk](http://www.sdcas.org.uk)

### Unity Project

**Support for those with NRPF, including to have the NRPF condition removed if applicable**

[www.unity-project.org.uk](http://www.unity-project.org.uk)

### 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)

## 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 leaflets for other areas at [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets).

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