

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
- Payday loans
- 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 get **housing benefit, council tax reduction or a single support grant** from the council.

To be eligible for housing benefit you must be an elderly resident or living in temporary/emergency or supported accommodation.

To find out what may be available, visit: www.lewisham.gov.uk/myservices/benefits

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an adviser 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

Advice Lewisham

Operated by Citizens Advice and partnering with local charities to provide advice on benefits, debt, housing and more

0800 231 5453 (freephone)
www.advicelewisham.org.uk
www.citizensadvicelewisham.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Bench Outreach

Housing and benefits advice for those who are homeless or vulnerable to homelessness

0208 694 7740 | www.benchoutreach.com

Help with options: ② ③

Deptford Reach

Housing/homelessness support, prevention and sustainment advice

0208 692 6548
infodeptfordreach@thamesreach.org.uk
www.thamesreach.org.uk

Help with options: ② ③ ⑥

South East London Community Energy

Advice on bills, debt, grants and discounts related to electric, gas and water supplies

0808 169 1779 (freephone) | www.selce.org.uk

Help with options: ② ③

Christians Against Poverty

Charity providing debt advice, ongoing debt support and money management courses

0800 328 0006 (freephone) | www.capuk.org

Help with options: ② ③

Updated on 25/06/21

Other Support

Community Connections

Connect to local support services

0330 058 3464

www.communityconnectionslewisham.org

999 Club

Advice, advocacy, shelter, health checks and more for those who are homeless

0208 694 5797

www.999club.org

Lewisham Plus Bromley Credit Union

Offers savings and low cost loans to members

0208 778 4738 | www.pluscu.co.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

For Migrants with No Recourse to Public Funds (NRPF)

Lewisham Refugee Migrant Network

Housing, immigration and welfare advice for migrant people and families who are destitute, homeless or have No Recourse Public Funds (NRPF), as well as asylum seekers and refugees

info@lrmn.org.uk | 0208 6940 323

www.lrmn.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

Project 17

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

07963 509 044 | www.project17.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 Lewisham



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