

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

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

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

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

CHRISTIANS AGAINST POVERTY LONDON CROYDON

Help with debt

Croydon South Debt Centre

0800 328 0006 | info@capuk.org

www.capuk.org/i-want-help

Central Croydon Debt Centre

0783 362 1926 | 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

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

www.ageuk.org.uk/croydon

Help with options: 1 2

ADVICE SERVICES CROYDON

Benefits help and advice

020 8686 0066

asc@advicecroydon.org.uk

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

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

www.carersinfo.org.uk

Mind In Croydon

Benefits advice and employment support to enable positive mental health

020 8668 2210

admin@mindincroydon.org.uk

www.mindincroydon.org.uk

Simply Connect Croydon

Help to find local support services and activities

020 8253 7070 | croydon.simplyconnect.uk

connectwellcroydon@cvalive.org.uk

Crisis Skylight Croydon

Help and support for single people impacted by homelessness

020 3848 1700 | croydon@crisis.org.uk

www.crisis.org.uk/get-help/croydon

Accommodation Action

Support for residents in temporary accommodation in Croydon

info@accommodationaction.com

www.accommodationaction.com

MoneyHelper

Support with debt, benefits, money management and pensions

0800 138 7777 (freephone)

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

Hestia

Support for people facing domestic violence

020 7378 3100 | info@hestia.org
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
0345 607 6823
healthystartclaim@dhsc.gov.uk

MoneySavingExpert

Help with energy bills and other cost cutting help

www.moneysavingexpert.com

StepChange

Debt advice and money guidance

0800 138 1111 (freephone)

www.stepchange.org

Turn2Us

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

0808 802 2000 (freephone)

www.turn2us.org.uk

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

Croydon Refugee Day Centre

Support for refugees and asylum seekers

020 8689 4527

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. Digital versions can be found at www.worryingaboutmoney.co.uk.

The information on this leaflet was last updated on: 10/05/22

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

