

Worrying about money?

Support is available in Lewisham



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 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 get Housing Benefit, Discretionary Housing Payments and Council Tax Support from Lewisham Council. All schemes will depend on your current circumstances.

Find out more at: www.lewisham.gov.uk/myservices/benefits

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 with managing gas and electricity bills and make sure you're not missing out on things like 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 DWP. 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 Jobseekers 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

Advice Lewisham

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

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

Help with options: 1 2 3 4 5 6

South East London Community Energy

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

020 4566 5764 | energy.advice@selce.org.uk
www.selce.org.uk

Help with options: 2 3

Christians Against Poverty

Advice and support for people with problem debt

0800 328 0006 (freephone)
www.capuk.org

Help with option: 3

Other Support

Lewisham Council - Housing Options
Housing advice for those risking homelessness

020 8314 7007
housingoptionsenquiry@lewisham.gov.uk

Lewisham Works
Provides free support to find a job through 1:1 advice, support and financial aid

JobsAndSkills@lewisham.gov.uk
www.lewisham.gov.uk/LewishamWorks

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

020 8694 7740 | www.benchoutreach.com

Deptford Reach
Housing/homelessness support, prevention and sustainment advice

020 8692 6548 | www.thamesreach.org.uk
infodeptfordreach@thamesreach.org.uk
Community Connections
Connect to local services and support

0330 058 3464

www.communityconnectionslewisham.org

999 Club
1:1 support with benefits, housing, employment and training for those facing homelessness

020 8694 5797 | eat@999club.org
www.999club.org

Lewisham Plus Bromley Credit Union
Savings and low cost loans to members

020 8878 4738 | www.pluscu.co.uk

Lewisham Speaking Up
Help for people with learning disabilities and autism with benefits, budgeting, and bills

020 8692 1862 | www.lsup.org.uk

South London and Maudsley NHS Foundation Trust
NHS urgent mental health helpline

0800 731 2864

StepChange
Debt charity offering free debt advice and money management

0800 138 1111 | www.stepchange.org

Other Support

Lewisham Wellbeing Hub

Mental wellbeing support, resources and links to local services to improve wellbeing and resilience

020 8609 6747

lewisham-wellbeing-hub@together-uk.org
www.together-uk.org/projects/lewisham-wellbeing-hub

Debt Free Advice

Expert advice via helpline, webchat, WhatsApp and video chat

0800 808 5700 (freephone)

www.debtfreeadvice.com

Shelter

Advice and information for people with a housing problem or who are homeless

0808 800 444 | england.shelter.org.uk

MoneyHelper

Advice to help improve your finances

0800 138 7777

07701 342 744 (WhatsApp)

www.moneyhelper.org.uk

Turn2Us

Information and financial support

0808 802 2000 | www.turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

Healthy Start Vouchers

Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4 and are on a low income

0300 330 7010

www.healthystart.nhs.uk

healthy.start@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 who have No Recourse to Public Funds (NRPF), as well as asylum seekers and refugees

020 8694 0323

info@lrnm.org.uk

www.lrmn.org.uk

The Unity Project

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

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

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 14/12/23

Feedback? What did you find useful about this guide?

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www.worryingaboutmoney.co.uk/lewisham