

# 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](http://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](http://www.advicelewisham.org.uk)  
[www.citizensadvicelewisham.org.uk](http://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

0808 169 1779  
[www.selce.org.uk](http://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](http://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](mailto: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](mailto:JobsAndSkills@lewisham.gov.uk)  
[www.lewisham.gov.uk/LewishamWorks](http://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](http://www.benchoutreach.com)

### Deptford Reach

Housing/homelessness support, prevention and sustainment advice

020 8692 6548 | [www.thamesreach.org.uk](http://www.thamesreach.org.uk)  
[infodeptfordreach@thamesreach.org.uk](mailto:infodeptfordreach@thamesreach.org.uk)

### Community Connections

Connect to local services and support

0330 058 3464  
[www.communityconnectionlewisham.org](http://www.communityconnectionlewisham.org)

### 999 Club

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

020 8694 5797 | [eat@999club.org](mailto:eat@999club.org)  
[www.999club.org](http://www.999club.org)

### Lewisham Plus Bromley Credit Union

Savings and low cost loans to members

020 8878 4738 | [www.pluscu.co.uk](http://www.pluscu.co.uk)

### Lewisham Speaking Up

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

0330 058 3464 | [www.lsup.org.uk](http://www.lsup.org.uk)

### South London and Maudsley NHS Foundation Trust

NHS urgent mental health helpline

0800 731 2864

### Lewisham Community Wellbeing Mental health support

020 3228 0760  
[blgmind.org.uk/lewisham-mental-health/community-wellbeing/contact-us/](http://blgmind.org.uk/lewisham-mental-health/community-wellbeing/contact-us/)

# Other Support

## Debt Free London

**Expert advice via helpline, webchat, WhatsApp and video chat**  
0800 808 5700 (freephone)  
[www.debtfree.london](http://www.debtfree.london)

## Shelter

**Advice and information for people with a housing problem or who are homeless**  
0808 800 444 (freephone)  
[england.shelter.org.uk](http://england.shelter.org.uk)

## StepChange

**Debt charity offering free debt advice and money management**  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

## MoneyHelper

**Advice to help improve your finances**  
0800 138 7777  
07701 342 744 (WhatsApp)  
[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## Turn2Us

**Information and financial support**  
0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator-2.turn2us.org.uk](http://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](http://www.healthystart.nhs.uk)  
[healthy.start@nhsbas.nhs.uk](mailto:healthy.start@nhsbas.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@lrnmn.org.uk](mailto:info@lrnmn.org.uk)  
[www.lrmn.org.uk](http://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](http://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](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. You can access the 'Worrying About Money?' leaflets online at [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets). The information on this leaflet was last updated on 17/10/22

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