



# Worrying About Money?

Follow these steps to find available financial advice and support in Lewisham

## 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
- 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
- Credit or store cards
- Personal loans and overdrafts
- 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, 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. The link below can help you check what benefits you are entitled to.

[lewisham.betteroff.org.uk](http://lewisham.betteroff.org.uk)

### 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 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.

## Other Support

## Step 3: Where can I get help?

### Each of these services offer 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  
 0800 231 5453 | [www.advicelewisham.org.uk](http://www.advicelewisham.org.uk)  
[www.citizensadvicelewisham.org.uk](http://www.citizensadvicelewisham.org.uk)

Help with options: **1 2 3 4 5 6**

#### South East London Community Energy

Advice on energy efficiency, renewable energy, energy bills, debt, grants and discounts related to electric, gas and water supplies  
 020 4566 5764 | [info@selce.org.uk](mailto:info@selce.org.uk)  
[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 | [www.capuk.org](http://www.capuk.org)

Help with option: **3**

## Other Support

### Lewisham Council - Housing Options

In person Housing Services are currently unavailable at Laurence House. For urgent housing advice, contact the Customer Service Centre:  
 020 8314 7007.

Find information on making a housing benefit claim, or to report a change of circumstances:  
[housingoptionsenquiry@lewisham.gov.uk](mailto:housingoptionsenquiry@lewisham.gov.uk)

If you are on a low income, you may be eligible for a reduction in council tax:  
[www.lewisham.gov.uk/myservices/counciltax/council-tax-reductions-and-exemptions/low-income](http://www.lewisham.gov.uk/myservices/counciltax/council-tax-reductions-and-exemptions/low-income)

**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  
[info@thamesreach.org.uk](mailto:info@thamesreach.org.uk)  
[www.thamesreach.org.uk](http://www.thamesreach.org.uk)

**Community Connections**  
 Connect to local services and support  
 0330 058 3464  
[www.communityconnections.lewisham.org](http://www.communityconnections.lewisham.org)

**999 Club**  
 1:1 support for people facing homelessness  
 020 8694 5797 | [office@999club.org](mailto:office@999club.org)  
[www.999club.org](http://www.999club.org)

**Lewisham Plus Bromley Credit Union**  
 Savings, low cost loans and budgeting advice to members  
 020 8878 4728 | [www.pluscu.co.uk](http://www.pluscu.co.uk)

**South London and Maudsley NHS Foundation Trust**  
 NHS urgent mental health helpline  
 0800 731 2864