

# Citizens Advice Croydon

## Money Management

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Advise Session Supervisor

9<sup>th</sup> October 2024

# Who are Citizens Advice Croydon?

We are an independent local charity and part of the national Citizens Advice network. We provide information and advice for people who live in Croydon.

We spot patterns in the problems clients bring us and address these as policy issues.

We build the capacity and connectedness of local voluntary, faith and community partners; enabling them to spot advice issues early and providing referral pathways between us.

# Our Aims and Principles

## Aims

- To provide advice people need for the problems they face
- To improve the policies and practices that affect people's lives

## Principles

- Independence
- Impartiality
- Free
- Confidentiality

We are a trusted, recognised **AQS** and **FCA accredited** advice provider supporting residents with a range of legal and consumer issues:

- Welfare benefits
- Debt and money
- Housing
- Immigration
- Employment
- Health & care
- Consumer
- Family



# Our Impact



Over 4500 clients

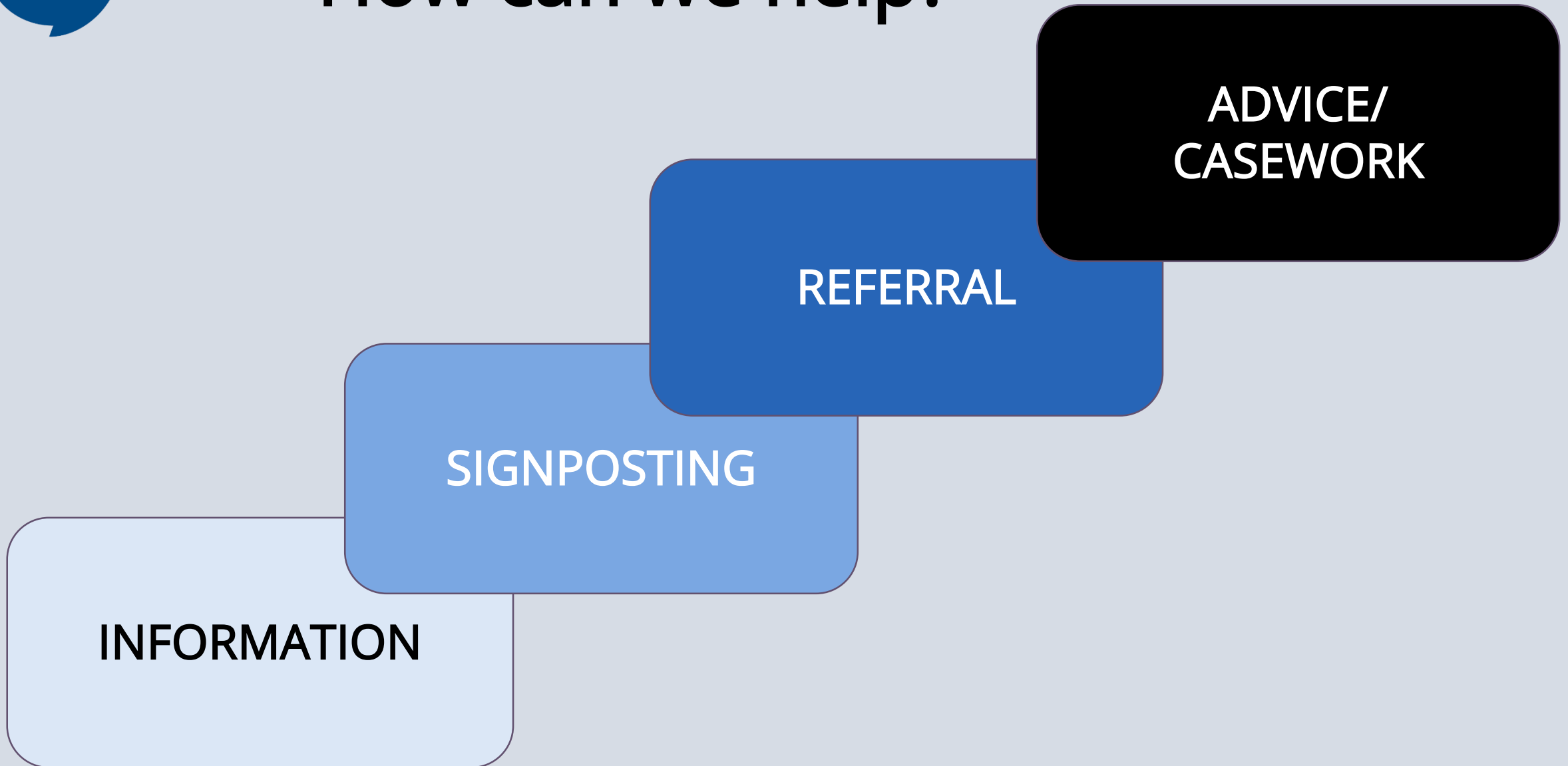


Over 30,000 issues



With £4.7 million financial outcomes

# How can we help?



# Money Advice – Maximising Income

- Can the client increase their income?
  - Increasing working hours
  - Applying for benefits
  - Grants
- What is available - Benefits?

<https://benefits-calculator.turn2us.org.uk/> (means tested benefits e.g. Universal Credit, Housing Benefit, Pension Credit, Council Tax Support)

Contributory Benefits – new style Employment and Support Allowance, new style Job Seekers Allowance

Disability Benefits

Has there been a change of circumstances to possibly increase entitlement?

## What else is available?

Discretionary Housing payments - <https://www.croydon.gov.uk/benefits/financial-hardship/discretionary-housing-payments>

Council Tax Hardship Scheme - <https://www.croydon.gov.uk/council-tax/get-money-your-bill/council-tax-hardship-scheme-202425>

Section 13a Discretionary Reduction of Council Tax

Household Support Fund - <https://www.croydon.gov.uk/benefits/household-support-fund-hsf> (current fund ends 30/9/24 and LA awaiting further information from Government)

Benefit advance/Hardship payment

Grants - <https://grants-search.turn2us.org.uk/>

Fuel Vouchers

Food Vouchers



# Reducing Expenditure

- Is the client deciding between food/fuel/mobile credit?
- Complete budget - <https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/>
- WaterHelp/WaterSure applications - <https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>
- Energy company grants
- Negotiating with creditors. They might agree to help by doing things like:
  - reducing your payments
  - giving you more time to pay
- Switch providers or tariffs - <https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/get-help-with-bills/>

# Debt Advice includes.....

- Maximising Income
- Checking liability
- Confirming emergency situations
- Identifying priority debts
- Breathing Space or liaising with creditors if appropriate
- Reviewing Income & Expenditure and creating financial statement
- Discussing long term debt options and making arrangements



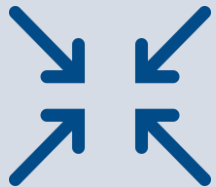
# How to contact CA Croydon



Call Adviceline free number 0808 2787 960  
Mon-Fri 9am-5pm



Fill in online enquiry form  
<https://citizensadvicecroydon.paperform.co/>



Contact Macmillan 0207 042 0332 Mon-Fri 9.30am-5pm  
<https://cawandsworth.org/our-projects/macmillan/>



Client is referred to CAC by one of our referral partner  
<https://forms.office.com/Pages/ResponsePage.aspx?id=B6A4Z2tu10-L1wUMDNzXjuS9kCxR7uBPhaljA77eKdtUMIVNUFdXT0hLTkE0Wk85N1Q0QkUyUIJSS4u>

## Outreach:

Community Hub, Scratchley Hall, 83 Brigstock Road, Thornton Heath, CR7 7JH- 2<sup>nd</sup> and 4<sup>th</sup> Monday of the month (new enquiries only)

Croydon Council (for problems with council tax) – every Wednesday  
*(appointment only booked by Croydon Council)*

Advice Hub at St Alban's Church, 1 Whitehorse Lane, South Norwood, SE25 6RD- Thursdays 11am – 1pm