

# 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](http://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](http://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 with managing gas and electricity bills 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).

### 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? Each of these services offer free and confidential advice

#### CITIZENS ADVICE CROYDON

**Advice on benefits, debt, housing, employment, immigration and legal**

0808 278 7960

[www.citizensadvicecroydon.org](http://www.citizensadvicecroydon.org)

[citizensadvicecroydon.paperform.co](http://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](http://www.citizensadvicecroydon.org/get-advice)

#### CHRISTIANS AGAINST POVERTY LONDON CROYDON

**Help with debt**

**Croydon CAP Debt Centre**

0800 328 0006 | [info@capuk.org](mailto:info@capuk.org)

[www.capuk.org/get-help](http://www.capuk.org/get-help)

**Croydon South CAP Debt Centre**

0800 328 0006 | [info@capuk.org](mailto:info@capuk.org)

[www.capuk.org/get-help](http://www.capuk.org/get-help)

Help with option: 3

#### SOUTH WEST LONDON LAW CENTRES

**Free legal advice on issues such as  
debt, housing, employment and  
immigration**

020 8767 2777 | [www.swllc.org](http://www.swllc.org)

Debt: 020 8667 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](mailto:aukc@ageukcroydon.org.uk)

[www.ageuk.org.uk/croydon](http://www.ageuk.org.uk/croydon)

**Advice Services Croydon**

**For general help and advice on  
pension age benefits**

[asc@adviseservicescroydon.org.uk](mailto:asc@adviseservicescroydon.org.uk)

[www.adviseservicescroydon.org.uk/index.shtml](http://www.adviseservicescroydon.org.uk/index.shtml)

Help with options: 1 2

#### HEAR US

**Providing benefits advice and sup-  
port (including help with appeals) to  
people with mental health difficulties**

020 8681 6888

[surgery@hear-us.org](mailto:surgery@hear-us.org)

[www.hear-us.org/surgeries/surgery-referral](http://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](mailto:info@carersinfo.org.uk)

[www.carersinfo.org.uk](http://www.carersinfo.org.uk)

**Croydon Council:**

**Cost of Living Support**

*Signposting to support to help you with  
cost of living*

[www.croydon.gov.uk/get-help-rising-cost-living](http://www.croydon.gov.uk/get-help-rising-cost-living)

#### Mind In Croydon

*Benefits advice and employment support to  
enable positive mental health*

020 8668 2210

[admin@mindincroydon.org.uk](mailto:admin@mindincroydon.org.uk)

[www.mindincroydon.org.uk](http://www.mindincroydon.org.uk)

**Simply Connect Croydon**

*Help to find local support services and  
activities*

020 8253 7070 | [croydon.simplyconnect.uk](http://croydon.simplyconnect.uk)

[connectwellcroydon@cvalive.org.uk](mailto:connectwellcroydon@cvalive.org.uk)

**Crisis Skylight Croydon**

*Help and support for single people  
impacted by homelessness*

020 3848 1700 | [croydon@crisis.org.uk](mailto:croydon@crisis.org.uk)

[www.crisis.org.uk/get-help/croydon](http://www.crisis.org.uk/get-help/croydon)

**MoneyHelper**

*Support with debt, benefits, money  
management and pensions*

0800 138 7777 (freephone)

[www.moneyhelper.org.uk](http://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](http://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](mailto:info@hestia.org)  
[www.hestia.org](http://www.hestia.org)

### Healthy Start

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](http://www.healthystart.nhs.uk)  
0300 330 7010  
[healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)

### MoneySavingExpert

Help with energy bills and other cost cutting help

[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

### StepChange

Debt advice and money guidance

0800 138 1111 (freephone)  
[www.stepchange.org](http://www.stepchange.org)

### Turn2Us

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

0808 802 2000 (freephone)  
[www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator.turn2us.org.uk](http://benefits-calculator.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](http://www.project17.org.uk)

### Croydon Refugee Day Centre

Support for refugees and asylum seekers

[admin@croydonrefugeedaycentre.co.uk](mailto:admin@croydonrefugeedaycentre.co.uk)  
[www.croydonrefugeedaycentre.co.uk](http://www.croydonrefugeedaycentre.co.uk)



Interactive version



[www.worryingaboutmoney.co.uk/croydon](http://www.worryingaboutmoney.co.uk/croydon)