

Worrying About Money?

Follow these steps to find available financial advice and support in Epsom & Ewell

View full information online:



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 options **1 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 Surrey Crisis Fund and Council Support Schemes

If you are struggling financially, there are various forms of financial support available. Epsom & Ewell Borough Council also offers Council Tax Support and Discretionary Housing Payments for those struggling financially. This will depend on your current circumstances.

Find out more at:
www.surreycc.gov.uk/welfare or call **0300 200 1008**.

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 adviser could also help with managing your energy bills, accessing cheaper deals for other services and making sure you're not missing out on things like school clothing grants or 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 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

Surrey Crisis Fund

Support for people in crisis
0300 200 1008 (Community Helpline)
www.surreycc.gov.uk/surreycrisisfund

Epsom & Ewell Borough Council

Support with housing costs and council tax
01372 732 000 | benefits@epsom-ewell.gov.uk
www.epsom-ewell.gov.uk/residents/cost-living-crisis

Citizens Advice Epsom & Ewell

Advice on benefits, debt, housing, and more
0808 278 7963 | 0800 144 8444 (new UC claim)
03444 111 445 (BT text relay) | www.cae.org.uk

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

Christians Against Poverty

Debt advice and ongoing support
0800 328 0006 | www.capuk.org

Help with option: **3**

Rosebery Housing Association

Money guidance and employments & training support for housing association (HA) residents
0800 068 7664 | 07377 861 099 (job support)
www.rosebery.org.uk/help-support/financial-and-employment-support

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

Mount Green Housing Association

Free welfare and benefits advice for HA residents
07918 259 670 | 01372 379 555
www.mountgreen.org.uk/residents/my-welfare-and-benefits-service/our-service

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

Other Support

Mary Frances Trust
Mental health support
01372 375 400 (call)
07929 024 722 (text)
info@maryfrancestrust.org.uk
www.maryfrancestrust.org.uk

North Surrey Domestic Abuse Service (NSDAS)
Domestic abuse support
01932 260 690
nsdas@caew.org.uk
www.nsdas.org.uk

Home-Start Epsom, Ewell & Banstead
Emotional and practical support for parents with young children
07956 617 768 | admin@hseeb.org.uk
www.hseeb.org

Mindworks Surrey
Mental health support for children and young people
0800 915 4644 (crisis line)
www.mindworks-surrey.org

Turn2us
Information on benefits and financial support
0808 802 2000 (freephone)
www.turn2us.org.uk

Shelter
Housing advice
0808 800 4444 (freephone)
england.shelter.org.uk

Age Concern Epsom & Ewell
Advice for older people, their families and carers
01372 732 456
www.ageconcernepsom.org.uk