

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
- Facing redundancy
- 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 Council Support Schemes

People on low incomes may be able to access **Housing Benefit, Council Tax Support and Discretionary Housing Payment** from the Council. Find out more at:

www.westminster.gov.uk/benefits

You may also qualify for a **Local Support Payment** which supports people in crisis. Find out more at:

www.westminster.gov.uk/benefits/apply-local-support-payment

All schemes will depend on your current circumstances.

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 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 with these options?

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Each of these services offer free and confidential advice

Citizens Advice Westminster

Providing housing, debt, benefit and immigration advice for Westminster residents.
Contact online via: www.westminstercab.org.uk
face to face at Advice Shop
or phone: 0808 278 7834

Help with options: 1 2 3 4 5 6

Z2K

Providing housing, debt and benefit advice to people in London

020 7259 0801 | www.z2k.org

Help with options: 1 2 6

Nucleus

Advice and assistance in areas such as debt, housing, employment law & welfare benefits

020 7373 4005 | www.nucleus.org.uk

Help with options: 1 2 3 4 5 6

The Abbey Centre

Friendly advice around Universal Credit, housing, mental health and more

07821 635 427

assia.donovan@theabbeycentre.org.uk
www.theabbeycentre.org.uk/information-advice-and-support-service

Help with option: 2

Other Support

Westminster City Council

Cost of Living Support Hub

Support for Westminster residents

www.westminster.gov.uk/cost-of-living-support

Home Energy Advice Service

Free in-home energy advice and support

0300 365 3005

www.westminster.gov.uk/home-energy-savings

Employment Service

Training and support for unemployed

07971 026 709

employmentteam@westminster.gov.uk

www.westminster.gov.uk/westminster-employment-service-residents

Other Support

Cardinal Hume Centre

Support for young people and families with children including housing and benefits advice, employment support, immigration advice and general family support

020 7227 1673 | info@cardinalhumecentre.org.uk
www.cardinalhumecentre.org.uk

Age UK Westminster

Support and advice for older people (50+), their families and carers

020 3004 5610 | enquiries@ageukwestminster.org.uk
www.ageuk.org.uk/westminster

Family Lives

Support for families with children

0808 800 2222 | askus@familylives.org.uk
www.familylives.org.uk

The Passage

Supporting the homeless with a route off the streets with advice on education, employment, welfare rights and access to private renting

020 7592 1850 | clients@passage.org.uk
www.passage.org.uk

StreetLink

Connects people sleeping rough with local services

0300 500 0914 | www.streetlink.org.uk

Shelter

Free housing advice

0808 800 4444 (freephone) | england.shelter.org.uk

StepChange

Debt advice and money management

0800 138 1111 | www.stepchange.org

Asylum Aid

Provides legal aid advice and representation on behalf of asylum seekers and refugees

advice@asylumaid.org.uk | www.asylumaid.org.uk

Healthy Start

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4.

0300 330 7010 | healthy.start@nhsbsa.nhs.uk
www.healthystart.nhs.uk

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Worrying About Money?

Financial advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Westminster



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Updated on 30/05/25