

Worrying about money?

Support is available in Lambeth



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 (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 eligible for Housing Benefit, Council Tax Reduction, Discretionary Housing Payment, Discretionary Council Tax Support Hardship Payment (DCTSHP), and disabled facilities grants. Access to these schemes will depend on your current circumstances.

Find out more: beta.lambeth.gov.uk/benefits-financial-support

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? For free and confidential advice

CITIZENS ADVICE MERTON AND LAMBETH

Help with benefits, housing, employment problems, debt advice, immigration issues and more

0800 254 0298 | www.caml.org.uk

Help with options: 1 2 3 4 5 6

OASIS ADVICE CENTRE

Debt and benefits advice, including casework, benefit applications and appeals

020 7921 4205 | advice@oasiswaterloo.org
www.oasiswaterloo.org/advice

Help with options: 1 2 3 4 5 6

SOUTH WEST LONDON LAW CENTRES

Free advice and support with a range of money problems

020 8767 2777 | 020 8667 9252 (Debt)
www.swllc.org

Help with options: 1 2 3 4 5 6

CENTRE 70

Advice and support on issues including benefits, housing and debt

020 8670 0070 | www.centre70.org.uk
enquiries@centre70.org.uk

Help with options: 1 2 3 4 5 6

CHRISTIANS AGAINST POVERTY

Debt advice and ongoing support for those with problem debt

0800 328 0006 | www.capuk.org

Help with option: 3

BRIXTON ADVICE CENTRE

Advice and support including on benefits, debt and legal challenges

020 7733 7554 | www.brixtonadvice.org.uk

Help with options: 1 2 3 4 5 6

Other Support

Lambeth Council Household Support Scheme

Help for residents facing a crisis, disaster or emergency

www.bit.ly/lambeth-household-support

Disability Advice Service Lambeth

Support and advice for disabled people to play an active role in their community

020 7738 5656

enquiry.line@disabilitylambeth.org.uk

www.disabilitylambeth.org.uk

South London Healthy Homes

Providing a free winter home, financial and health support package to those most in need

0808 169 1779

Lambeth and Southwark MIND

Advice and support for mental health issues or loneliness

020 8159 8355 | informationservice@lambethandsouthwarkmind.org.uk

www.lambethandsouthwarkmind.org.uk

Lambeth Council: Help to get online

Help to provide digital access for all
beta.lambeth.gov.uk/digital-access-for-all/get-online

Carers' Hub Lambeth

Support for unpaid carers, aged 5 plus, who live in Lambeth or care for someone who does

020 7501 8970 | connect@carershub.org.uk

www.carershub.org.uk

The Gaia Centre

Independent support services for those living Lambeth experiencing gender-based violence

020 7733 8724

lambethvawg@refuge.org.uk

LADP Project

Provides advice and support on housing, immigration including EU settlement process, benefits and debt community

and health care to those from Europe, Africa and Latin America

020 7793 8399 | ladpp@ladpp.org.uk

www.ladpp.org.uk

Age UK Lambeth

Support and advice for older people, their families and their carers

0333 360 3700 | info@ageuklambeth.org

www.ageuk.org.uk/lambeth

Other Support

Turn2us

Information on benefits and grants
turn2us.org.uk
benefits-calculator.turn2us.org.uk

The Armed Forces Charity (SSAFA)

Financial planning, housing advice and homelessness support for Veterans
0800 260 6780 | www.ssafa.org.uk

National Debt Line

Free and independent debt advice over the phone and online
0808 808 4000 | www.nationaldebtline.org

StepChange

Debt and money advice including access to Breathing Space scheme
0800 138 1111 | www.stepchange.org

MoneyHelper

Support with debt, benefits, money management and pensions
0800 138 7777
www.moneyhelper.org.uk

Healthy Start

For milk, fruit and vegetables if you're on a low income and pregnant or have a child under 4 (Also available for people with NRPF)
0300 330 7010
healthy.start@nhsbsa.nhs.uk
www.healthystart.nhs.uk

For Migrants with No Recourse to Public Funds (NRPF), Refugees and Asylum Seekers

Project 17

Housing advice and financial options for families with children facing severe poverty/ homelessness due to NRPF
07963 509 044 | www.project17.org.uk

South London Refugee Association

Working with refugees, asylum seekers and other migrants in crisis
020 3490 3443 | admin@slr-a.org.uk
www.slr-a.org.uk

The Refugee Council

Crisis advice, mental health counselling and practical support to help people settle and integrate into their new community
020 7346 6700
www.refugeecouncil.org.uk

Migrants Help

Independent advice and guidance to move through the UK asylum process
0808 801 0503 | www.migranthelpuk.org



Interactive version:



www.worryingaboutmoney.co.uk/lambeth

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