

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 eligible for an emergency payment grant through the Local Welfare Support Scheme (LWSS).

Find out more: www.merton.gov.uk/lwss

People on low incomes may be eligible for Housing Benefit, Discretionary Housing Payments and Council Tax Support. All schemes will depend on your current circumstances.

Find out more: www.merton.gov.uk/benefits

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

Merton Council Welfare Benefits Service

Advice on benefits

020 8545 4178

welfarebenefitsteam@merton.gov.uk

www.merton.gov.uk/benefitsadvice

Help with options: **1 2**

Citizens Advice Merton and Lambeth

Advice on debt, benefits, employment, housing and more

0808 278 7831 | www.caml.org.uk/advice-contact

www.caml.org.uk

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

South West London Law Centres

Free legal advice on issues including debt, housing, immigration and employment

020 8767 2777 | 020 8667 9252 (Debt)

www.swllc.org

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

Springfield Advice and Law Centre

Advice on debt, benefits, housing and community care-related issues

020 8767 6884 | info@springfieldlawcentre.org.uk

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

Age UK Merton

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

020 8648 5792 | advice@ageukmerton.org.uk

www.ageuk.org.uk/merton

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

Citizens Advice – Help To Claim

Advice and support for claiming Universal Credit

0800 144 8444

www.citizensadvice.org.uk/helptoclaim

Other Support

Merton Uplift

Help and support for anyone experiencing difficulties and symptoms related to stress, anxiety and depression

020 3513 5888

www.mertonuplift.nhs.uk

Wimbledon Guild

Practical help and support

020 8946 0735

www.wimbledonguild.co.uk

Turn2us

Information on benefits and grants

www.turn2us.org.uk

www.benefits-calculator.turn2us.org.uk

MoneyHelper

Support with debt, benefits, money management and pensions

0800 011 3797

www.moneyhelper.org.uk

StepChange

Debt charity offering free debt advice and money management

0800 138 1111

www.stepchange.org

Healthy Start

For milk, fruit and vegetables if you're on a low income and pregnant or have a child under 4

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

Apply online: www.healthystart.nhs.uk

Interactive Version:



www.worryingaboutmoney.co.uk/merton

Updated on 29/08/2025

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 Merton



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