

Worrying about money?

Support is available in Epsom & Ewell



Three steps to find options and places to get help

Step 1: What problem am I facing?

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 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? For free and confidential advice

Surrey Crisis Fund

Support for people in crisis and with an immediate financial need
0300 200 1008 (Community Helpline)
www.surreycc.gov.uk/surreycrisisfund

CHRISTIANS AGAINST POVERTY

Debt advice and ongoing support for those with problem debt or in financial difficulty
0800 328 0006
www.capuk.org

Help with option: **3**

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

ROSEBERY HOUSING ASSOCIATION (RESIDENTS ONLY)

Money guidance and employment & training support
0800 068 7664 (general)
07377 861 099 (job support)
www.rosebery.org.uk/help-support/financial-and-employment-support

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

CITIZENS ADVICE EPSOM & EWELL

Advice on benefits, debt, housing, and more
0808 278 7963 (freephone)
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**

MOUNT GREEN HOUSING ASSOCIATION (RESIDENTS ONLY)

Free welfare and benefits advice
07918 259 670 or 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

Support for people with mental health or emotional health issues
01372 375 400 (call) | 07929 024 722 (text)
info@maryfrancestrust.org.uk
www.maryfrancestrust.org.uk/how-we-help

Catalyst

Support for people with drug and alcohol issues
01483 590 150 (call) | 07909 631 623 (text)
info@catalystsupport.org.uk
www.catalystsupport.org.uk

Surrey & Borders

Mental Health Crisis Helpline
24 hour support for people experiencing a mental health crisis
0800 915 4644 (call)
07717 989 024 (text)

Catch 22

Substances misuse support for young people in Surrey (aged 11-25)
01372 832 905 | 0800 622 6662 (out of hours)
www.catch-22.org.uk

Samaritans

24/7 support for people who are struggling to cope and/or having suicidal thoughts
116 123 | jo@samaritans.org

Turn2us

Information on benefits and financial support, including online benefit calculator
0808 802 2000
www.turn2us.org.uk/Get-Support

StepChange

Debt charity offering debt advice and money management
0800 138 1111 | www.stepchange.org

Surrey Family Information Service

Free information and advice for parents, children and young people
0300 200 1004 | surrey.fis@surreycc.gov.uk
www.surreycc.gov.uk/directory

North Surrey Domestic Abuse Service (NSDAS)

Support for people who have or are experiencing domestic abuse
01932 260 690 | nsdas@caew.org.uk
www.nsdas.org.uk

Working Homes

Free employment support for anyone living in social housing in East Surrey
0300 123 3399
employment@ravenht.org.uk

Other Support

Healthy Start Vouchers

To help buy 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

www.healthystart.nhs.uk

Ewell Family Centre & Epsom Family Centre

Support, advice and information for parents with children aged 0-11

01372 749 834 (Epsom)

020 8337 7310 (Ewell)

Home-Start Epsom, Ewell & Banstead

Emotional and practical support to parents with young children

07956 617 768

admin@hseeb.org.uk

www.hseeb.org

Mindworks Surrey

Mental health and wellbeing service for children and young people

0800 915 4644 (crisis line)

www.mindworks-surrey.org

Kooth

Online mental wellbeing community for children and young people

www.kooth.com

Shelter

Advice and information for people with a housing problem or who are homeless

0808 800 4444 (freephone)

england.shelter.org.uk

Epsom & Ewell Housing Services
Housing advice and support, including for people who are homeless or at risk of homelessness

01372 732 000

www.epsom-ewell.gov.uk/housing

Amber Foundation – Farm Place
24/7 residential programme for young adults (aged 16-30) who are homeless or at risk of homelessness

0800 652 1081 | admissions@amberweb.org

www.amberweb.org

Age Concern Epsom & Ewell

Information and advice for older people, their families and carers

01372 732 456

www.ageconcernepsom.org.uk

Thames Water

Support for customers who are having difficulty pay their water bill

0800 009 3652 (then press 3)

www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp

About this leaflet

This leaflet was prepared by Good Company (Surrey) and the Independent Food Aid Network (IFAN) with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 26/07/23.

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback

