

# Worrying About Money?

Follow these steps to find available financial advice and support in Enfield



## 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 Council Support Schemes

Anybody of working age and on a low income may be eligible for Universal Credit. Depending on your circumstances you may be entitled to claim **housing benefit**.

If you are on a low income and struggling to pay your council tax, please contact the Borough in which you live to apply for **council tax support**. If you are in receipt of the above and still struggling, you may be eligible for a **discretionary payment**.

Find out more at:  
[www.enfield.gov.uk/financialhardship](http://www.enfield.gov.uk/financialhardship)

### 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?

## Step 3: Where can I get help?

Each of these services offer free and confidential advice

### Enfield Council

**Welfare Advice and Debt Support**  
Support on income and council debt issues

[www.enfield.gov.uk/financialhardship](http://www.enfield.gov.uk/financialhardship)

Help with option: **1 2 3**

**Housing Advisory Service**

Housing advice and support

[housingadvice@enfield.gov.uk](mailto:housingadvice@enfield.gov.uk)

[www.enfield.gov.uk/services/housing](http://www.enfield.gov.uk/services/housing)

Help with option: **1**

### Citizens Advice

**Citizens Advice Enfield**

Advice/support on benefits, debt, money, & more  
0800 014 8307

[www.citizensadviceenfield.org.uk/contact-us](http://www.citizensadviceenfield.org.uk/contact-us)

Help with option: **1 2 3 5 6**

**Citizens Advice National** ([www.citizensadvice.org.uk](http://www.citizensadvice.org.uk))

Universal credit help to claim: 0800 144 8848 (freephone)

Help with option: **2 4**

Debtline: 0800 240 4420 (freephone)

Help with option: **3**

### Enfield Debt Centre

**Free debt counselling**

07596 735 789 | [info@enfielddebt.org](mailto:info@enfielddebt.org)

[www.sentlondon.co.uk/enfield-debt-centre](http://www.sentlondon.co.uk/enfield-debt-centre)

Help with options: **2 3 6**

### Christians Against Poverty

**Debt management charity**

0800 328 0006 (freephone) | [www.capuk.org](http://www.capuk.org)

Help with options: **3**

### Other Support

#### Enfield Connections

Advice and assistance for vulnerable adults with benefit enquiries, online form filling and more

020 3960 0129

[info@enfieldconnections.org](mailto:info@enfieldconnections.org)

#### Enfield Carers Centre

Training, information and support for carers including money advice

020 8366 3677

[info@enfieldcarers.org](mailto:info@enfieldcarers.org)

[www.enfieldcarers.org](http://www.enfieldcarers.org)

#### Turn2us

Information on benefits and grants

[www.turn2us.org.uk](http://www.turn2us.org.uk)

#### Samafal

Employment services, money management courses and bilingual debt support

[info@samafal.org.uk](mailto:info@samafal.org.uk)

[www.samafal.org.uk](http://www.samafal.org.uk)

#### Debt Free Advice

Expert advice to Londoners with problem debt. Advice pages in multiple languages

0800 808 5700 (freephone)

[www.debtfreeadvice.com](http://www.debtfreeadvice.com)

#### Mind in Enfield

Contact the Sanctuary service if you are going through emotional distress and are struggling to cope

020 8906 7509 (Sanctuary)

[www.mindeb.org.uk](http://www.mindeb.org.uk)

#### Project 17

Advice on housing/financial options for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | [www.project17.org.uk](http://www.project17.org.uk)