

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. Find out more at: surreycc.gov.uk/coronavirusfinance

The Council also offers Council Tax Reduction and Discretionary Housing Payments for those struggling financially. This will depend on your current circumstances. Find out more at: www.epsom-ewell.gov.uk/residents/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 you find cheaper deals on things like gas and electricity 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 Job Seekers 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

www.surreycc.gov.uk/people-and-community/surrey-crisis-fund

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/benefits

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

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

CITIZENS ADVICE EPSOM & EWELL

Advice on benefits, debt, housing, and more

0808 278 7963 (freephone)

0300 144 8444 (new UC claim)

03444 111 445 (BT text relay)

www.caee.org.uk

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)

www.maryfrancestrust.org.uk/how-we-help

Catalyst

Support for people with drug and alcohol issues

01483 590 150 (call)

07909 631 623 (text)

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

Step Change

Debt charity offering debt advice and money management

0800 138 1111

www.stepchange.org

Boom! Credit Union

Access to fair and affordable loan, savings accounts and prepaid cards

01903 237 221 | www.boomcu.com

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

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)

0208 337 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

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

Warm Home Discount Scheme

Annual discount on winter energy bills for qualifying low-income households

Apply online via your energy supplier at:

www.gov.uk/the-warm-home-discount-scheme

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

Surrey Community Action (Warmth Matters)

Advice and guidance for people who are struggling to pay for their energy

07521 503 696

surreyca.org.uk/warmth-matters

Age Concern Epsom & Ewell

Information and advice for older people, their families and carers

01372 732 456

www.ageconcernepsom.org.uk

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed 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 21/01/22.

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

