

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 option **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

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 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

Help with option: **1 2 3**

Housing Advisory Service
Housing advice and support
housingadvice@enfield.gov.uk
www.enfield.gov.uk/services/housing

Help with option: **1**

Citizens Advice

Citizens Advice Enfield
Advice/support on benefits, debt, money, & more
0808 278 7837
www.citizensadviceenfield.org.uk/contact-us

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

Citizens Advice National (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
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

Help with options: **3**

Other Support

Enfield Connections
Advice and assistance for vulnerable adults with benefit enquiries, online form filling and more
0203 960 0129
info@enfieldconnections.org

Enfield Carers Centre
Training, information and support for carers including money advice
0208 366 3677
info@enfieldcarers.org
www.enfieldcarers.org

Turn2Us
Free housing advice
0808 802 2000 (freephone)
www.turn2us.org.uk

Samafal
Employment services, money management courses and bilingual debt support
0208 3732722 | www.samafal.org.uk

Debt Free London
Expert advice to Londoners with problem debt. Advice pages in multiple languages.
0800 808 5700 (freephone)
www.debtfree.london

Mind in Enfield
Contact the Sanctuary service if you are going through emotional distress and are struggling to cope
0208 906 7509 (Sanctuary)
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