

Worrying about money?

Support is available in Enfield



Three steps to find options and places to get help

Step 1: What's the problem?

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 option **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 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 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 support

ENFIELD COUNCIL

Welfare Advice and Debt Support

A single point of contact for income and council debt issues, supporting residents to maximise income, pay council debts and remove barriers to work
www.enfield.gov.uk/financialhardship

Helps with options: 1 2 3

Housing Advisory Service

Housing advice and support for those who are homeless or at risk of being homeless
housingadvice@enfield.gov.uk
new.enfield.gov.uk/services/housing

Helps with option: 1

CITIZENS ADVICE ENFIELD

Free, accessible, quality advice with problems such as housing, employment, benefits, debts or immigration issues
0808 278 7837 (freephone)
www.citizensadviceenfield.org.uk/contact-us

Helps with options: 1 2 3 5 6

CITIZENS ADVICE NATIONAL

www.citizensadvice.org.uk
Universal Credit Help To Claim
0800 144 8444 (freephone)
Helps with options: 2 4

Debtline
0800 240 4420 (freephone)

Helps with option: 3

ENFIELD DEBT CENTRE

Bilingual debt support – English and Romanian
07596 735 789
info@enfielddebt.org
www.sentlondon.co.uk/enfield-debt-centre

Help with options: 2 3 6

CHRISTIANS AGAINST POVERTY

Free debt support and budgeting courses in Enfield
0800 328 0006 (freephone)
www.capuk.org

Help with option: 3

Other Debt and Benefit Support

OTHER BENEFIT SUPPORT

Enfield Connections

Advice and assistance for vulnerable adults with benefit enquiries, online form filling and more
0203 960 0129
info@enfieldconnections.org
Self-referral Form: www.bit.ly/EnfieldSelf

Enfield Carers Centre

Training, information and support for carers including advice on benefits, money management, and employment
www.enfieldcarers.org
0208 366 3677
info@enfieldcarers.org

Turn2us

Information and financial support to help people get back on track, including benefits calculator and grants you might be able to apply for
0808 802 2000
www.turn2us.org.uk

Visit www.gov.uk for a list of all benefits including disability benefits:
www.gov.uk/browse/benefits

OTHER DEBT SUPPORT

Samafal

Free employment services, money management courses & bilingual debt support - English, Arabic, Somali & Turkish
info@samafal.org.uk | www.samafal.org.uk

Debt Free London

Expert advice to Londoners with problem debt. Advice pages can be translated into Polish, Bengali, Gujarati, Urdu & Spanish
0800 808 5700 | www.debtfree.london

National Debt Line

Free and independent debt advice over the phone and online
0808 808 4000 | www.nationaldebtline.org

Step Change

Expert debt advice and money guidance
0800 138 1111 | www.stepchange.org

Stop Loan Sharks Team

Need help with a loan shark?
Contact the Stop Loan Sharks Team - in the strictest confidence
0300 555 2222 | 07860 022 116 (Text)
reportaloanshark@stoploansharks.gov.uk
www.stoploansharks.co.uk

More Advice and Support

Age UK Enfield

Information, advice, advocacy and a range of wellbeing services for over 50s

0208 375 4120

admin@ageukenfield.org.uk

www.ageuk.org.uk/enfield

Mind in Enfield

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

0208 906 7509 (Sanctuary)

0208 906 7506 (General)

www.mindeb.org.uk

Enfield Disability Action

Operates as a one stop shop for disabled people

0208 373 6228 | www.e-d-a.org.uk

Simply Connect Enfield

Advice, support and self-help, healthy living, social groups and activities

connectwell@enfieldva.org.uk

www.enfield.simplyconnect.uk

Shelter

Free housing advice

0808 800 4444 (freephone)

www.england.shelter.org.uk

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4.

Apply online: www.healthystart.nhs.uk

For Migrants with No Recourse to Public Funds (NRPF)

Project 17

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

07963 509 044

www.project17.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

Healthy Start Vouchers

Apply online: www.healthystart.nhs.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 15/03/22.

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



Digital version



www.worryingaboutmoney.co.uk/enfield