

# Worrying about money?

Support is available in Kingston



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 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 Council Support Schemes

People on low incomes may be eligible for Housing Benefit, Council Tax Reduction and Discretionary Housing Payment. Access to these schemes will depend on your current circumstances.

Find out more: [www.kingston.gov.uk/benefits-5](http://www.kingston.gov.uk/benefits-5)

### 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 Seeker'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

### CITIZENS ADVICE KINGSTON

Help with benefits, housing, employment, debt advice, and more  
0203 166 0953

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

Help with options: 1 2 3 4 5 6

#### Citizens Advice Help to Claim Support to claim Universal Credit

0800 144 8444

[www.citizensadvicekingston.org.uk/universal-credit-help-to-claim](http://www.citizensadvicekingston.org.uk/universal-credit-help-to-claim)

### SOUTH WEST LONDON LAW CENTRES

Free legal advice on issues including debt, housing, immigration and employment

0208 767 2777 | 0208 667 9252 (Debt)  
[www.swllc.org](http://www.swllc.org)

Help with options: 1 2 3 4 5 6

### CHRISTIANS AGAINST POVERTY

Debt help and support for those with problem debt or in financial difficulty

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

Help with option: 3

### KINGSTON COUNCIL

#### Financial Inclusion Team

Help with difficulties paying rent (council tenants only)

0208 547 5591

[financialinclusion@kingston.gov.uk](mailto:financialinclusion@kingston.gov.uk)

Help with options: 1 2 4 6

#### Housing Options

Advice and support for people worried about their housing situation

0208 547 5003

0208 770 5000 (out of hours)

[housing.options@kingston.gov.uk](mailto:housing.options@kingston.gov.uk)

[kingston.gov.uk/housing-options-advice](http://kingston.gov.uk/housing-options-advice)

Help with option: 2

### STAYWELL

Information and advice for older people, their family and their carers

0208 942 8256

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

[www.staywellservices.org.uk/information-and-advice](http://www.staywellservices.org.uk/information-and-advice)

Help with options: 1 2 6

## Other Support

### Connected Kingston

Information on money and employment support and guidance

[bit.ly/Connected\\_Kingston\\_moneyworries](http://bit.ly/Connected_Kingston_moneyworries)

### Welfare Reform Team

Help for people struggling with a shortfall in benefits (from the benefit cap or bedroom tax)

0208 547 6702

[welfare.reform@kingston.gov.uk](mailto:welfare.reform@kingston.gov.uk)

### Grace Advocacy

Support dealing with debts/benefits issues, and help with form filling, access to health and social care

0207 183 4456

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

### Kingston Advocacy Group

Advocacy support to individuals with a learning disability, mental health issues or other vulnerabilities

0208 549 1028 or 07716 938 217

[rights@kag.org.uk](mailto:rights@kag.org.uk)

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

### SPEAR

For people who are experiencing homelessness and are sleeping rough

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

Homeless Outreach: 0208 404 1481  
[outreach@spearlondon.org](mailto:outreach@spearlondon.org)

HealthLink: 0208 288 6506  
[HHLS@SpearLondon.org](mailto:HHLS@SpearLondon.org)

### Kingston Churches Action on Homelessness

Support for single people facing housing crisis to help rebuild their lives

0208 255 7400 | [enquiries@kcah.org.uk](mailto:enquiries@kcah.org.uk)  
[www.kcah.org.uk](http://www.kcah.org.uk)

### Mind in Kingston

Advice, information & services to support mental health/wellbeing

0208 255 3939 | [info@mindinkingston.org.uk](mailto:info@mindinkingston.org.uk)  
[www.mindinkingston.org.uk](http://www.mindinkingston.org.uk)

### WelCare

A place for local families to meet, connect and support each other

0208 546 3258 | [welcarekingston.org.uk](http://welcarekingston.org.uk)  
[mentalhealthsupport@welcarekingston.org.uk](mailto:mentalhealthsupport@welcarekingston.org.uk)

# Other Support

## Kingston Carers' Network

Supporting unpaid adult and young carers through a range of services

0203 031 2757 | [kingstoncarers.org.uk](http://kingstoncarers.org.uk)  
[admin@kingstoncarers.org.uk](mailto:admin@kingstoncarers.org.uk)

## Kingston Centre for Independent Living (KCIL)

Information, advice, support and services for disabled people

0208 546 9603 | [enquiries@kcil.org.uk](mailto:enquiries@kcil.org.uk)  
[www.kcil.org.uk](http://www.kcil.org.uk)

## Home-Start

Help for families with at least one child under five years of age

0208 487 8500  
[info@homestart-rkh.org.uk](mailto:info@homestart-rkh.org.uk)  
[www.homestart-rkh.org.uk](http://www.homestart-rkh.org.uk)

## StepChange

Debt advice and money management

0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

## Turn2Us

Information on benefits and available financial support

0808 802 2000 | [turn2us.org.uk](http://turn2us.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

0300 330 7010 | [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

**\*Available to families who have NRPF**

## MoneyHelper

Support with debt, benefits, money management and pensions

0800 138 7777 | [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

# For Migrants with No Recourse to Public Funds (NRPF), Refugees and Asylum Seekers

## Migrant Help

Independent advice and guidance to move through the UK asylum process

0808 801 0503 | [www.migranthelpuk.org](http://www.migranthelpuk.org)

## The Refugee Council

Crisis advice and support to help people settle into their new community

0207 346 6700  
[www.refugeecouncil.org.uk](http://www.refugeecouncil.org.uk)

## Refugee Action Kingston

Help to find homes, work, and a future

0208 547 0115

[admin@refugeeactionkingston.org.uk](mailto:admin@refugeeactionkingston.org.uk)  
[www.refugeeactionkingston.org.uk](http://www.refugeeactionkingston.org.uk)

## Migrant Advocacy Service

Practical support for migrants living, working or studying in Kingston

0203 488 0638

[advice@migrantadvocacyservice.org.uk](mailto:advice@migrantadvocacyservice.org.uk)  
[www.migrantadvocacyservice.org.uk](http://www.migrantadvocacyservice.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](http://www.foodaidnetwork.org.uk/cash-first-leaflets). The information on this leaflet was last updated on 22/04/22.

**Feedback?** What did you find useful about this guide? [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)



Digital Leaflet



[www.worryingaboutmoney.co.uk/kingston](http://www.worryingaboutmoney.co.uk/kingston)