

Worrying about money?

Support is available in Haringey



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

The Haringey Support Fund (HSF) is a scheme that gives one-off emergency payments for help with basic living needs or support towards the purchase of essential household items. Find out more: www.haringey.gov.uk/community/here-help-financial-support-residents/haringey-support-fund

People on low incomes may be able to get Housing Benefit, Discretionary Housing Payments and Council Tax Support. All schemes will depend on your current circumstances.

Find out more at: <https://new.haringey.gov.uk/benefits-financial-support>

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 manage your gas and electricity bills 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 DWP. 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? For free and confidential advice

HARINGEY COUNCIL FINANCIAL SUPPORT TEAM

Support and information on savings, unclaimed benefits, childcare costs and grant applications

020 8489 4431

FinancialSupportTeam@haringey.gov.uk

<https://new.haringey.gov.uk/community-support-safety/haringey-here-to-help/financial-support-team>

Help with options: 1 2 4 5 6

CONNECTED COMMUNITIES

Support to access council and voluntary support - drop in and appointments available

ConnectedCommunities@haringey.gov.uk
www.haringey.gov.uk/community/connected-communities/timetable-and-locations

Help with option: 1

HARINGEY COUNCIL HOUSING

Help for tenants and for people who are homeless or at risk of

020 8489 1000

www.haringey.gov.uk/housing/housing-advice

Help with option: 1

HARINGEY CITIZENS ADVICE

Advice on benefits, debt, housing and more

0808 278 7966

www.citizensadviceharingey.org.uk

Help with options: 1 2 3 4 5 6

HARINGEY LAW CENTRE

Independent legal advice and representation in immigration, debt, housing, employment, and benefits

020 8808 5354

www.haringeylawcentre.org.uk

Help with options: 2 3 4 5 6

Other Support

Shelter

Free housing advice

0808 800 4444 | england.shelter.org.uk

Haringey Family Hubs

Support on health, parenting, finance and networking for groups
familyhubs@haringey.gov.uk

Mind in Haringey

Advice and support to people affected by mental health problems
020 8340 2474 | www.mindinharingey.org.uk
admin@mih.org.uk

Disability Action Haringey

Supporting disabled people to maintain their independence and freedom
020 3355 0071 | info@d-a-h.org
www.d-a-h.org

Haringey Domestic Abuse Helpline

Advice if you are worried about violence or abuse from your partner, ex-partner or a member of your family
0300 012 0213 - Monday to Friday 10am to 5.30pm
0808 2000 247- out of hours, 24/7

Shine London

Energy and bills advice service including additional needs
0800 953 1221 | shine@islington.gov.uk
www.shine-london.org.uk

Carers First (Haringey)

Supporting people who look after a relative or friend who cannot manage without support
0300 303 1555 | hello@carersfirst.org.uk
www.carersfirst.org.uk/haringey

Shaw Trust - Thrive into Work

Support for people with a physical and/or mental health condition to find and stay in work
0808 134 6214 | info.thrive@thrivehe.com
www.shawtrust.org.uk/what-we-do/thrive-into-work-london

Reach and Connect Haringey

Borough wide service that helps local people over 50 to live independently and safely, meet new people and find things to do
020 3196 1905 | www.reachandconnect.net

Other Financial Information

MoneyHelper

Advice to help improve your finances

0800 138 7777 | 07701 342 744 (WhatsApp)

www.moneyhelper.org.uk

Debt Free Advice

Free, expert debt advice via helpline, web chat, WhatsApp and video chat

0800 808 5700 | www.debtfreeadvice.com

National Energy Action

Advice and support for people struggling to heat their homes

0800 304 7159 | www.nea.org.uk

Turn2Us

Information on benefits and grants

www.turn2us.org.uk

benefit.calculator.turn2us.org.uk

Helpline (if no internet access)

0808 802 2000

Healthy Start

Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4 and are on a low income

0300 330 7010 | www.healthystart.nhs.uk

healthy.start@nhsbsa.nhs.uk

Migrant Support

Notre Dame Refugee Centre

Immigration and housing advice - for asylum seekers too - Mon, Wed (Housing too), Fri 10.30-1.30pm

020 7440 2669

www.notredamerc.org.uk/services/immigration-advice-line

The Unity Project

Support to have NRPF condition

removed if applicable and other support

www.unity-project.org.uk

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



Digital version



www.worryingaboutmoney.co.uk/haringey

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