

Worrying about money?

Support is available in Islington

Three steps to find options and places to get help

 **We're helping**
with the cost of living crisis



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 able to get Housing Benefit, Discretionary Housing Payments and Council Tax Support from Islington Council. All schemes will depend on your current circumstances.

2 Maximise your income

If you are struggling financially you 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 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.

Step 3: Where can I get help? For free and confidential advice

Islington Council

Benefits and money advice

020 7527 8222

heretohelp@islington.gov.uk

www.islington.gov.uk/costofliving

Help with options: 1 2 3 4 5 6

Islington People's Rights

Free welfare benefits and debt advice

020 7561 3685 | info@ipradvice.org.uk

www.ipradvice.org.uk

Help with options: 1 2 3 4 5 6

Citizens Advice Islington

Advice on benefits, debt, housing and more

0300 330 1197 (Advice Line)

020 3745 8921 (Debt advice)

admin@rcjadvice.org.uk

www.islingtoncab.org

Help with options: 1 2 3 4 5 6

Islington Law Centre

Legal advice on benefits, debt, housing, immigration and more

020 7288 7630

info@islingtonlaw.org.uk

www.islingtonlaw.org.uk

Help with options: 1 2 3 4 5 6

Shine London

Energy advice service and fuel poverty referral network

0300 555 0195 | shine@islington.gov.uk

www.shine-london.org.uk

Help with options: 1 2 3

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 Jobseekers 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.

Other Support

Housing Aid - Islington Council

Advice for housing issues and homelessness

020 7527 2000

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

Help on Your Doorstep

Support for residents on wide array of issues via helpline, email and in person appointments

020 3931 6080

connect@helponyourdoorstep.com

www.helponyourdoorstep.com

Age UK Islington

Advice and further one-to-one support to help people (16yrs+) with day-to-day issues including money worries, energy bills and debt

020 7281 6018

gethelp@ageukislington.org.uk

www.ageuk.org.uk/islington/

Islington MIND

Mental health charity offering advice and support

020 3301 9850 | www.islingtonmind.org.uk

min.wilkinson@islingtonmind.org.uk

Debt Free London

Expert advice via helpline, webchat, WhatsApp and video chat

0800 808 5700

www.debtfree.london

Disability Action in Islington

Information, advice and advocacy service for people with disabilities and long-term health conditions

020 7354 8925

info@daii.org

www.daii.org

Multiple Debt Team - Islington Council

Help to manage multiple debts to the council with a single monthly payment

020 7527 6161

multipledebtteam@islington.gov.uk

London Capital Credit Union

Low cost loans and savings advice

020 7561 1786

info@credit-union.coop

www.credit-union.coop

Other Support

Healthy Start Vouchers

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

0300 330 7010

healthy.start@nhsbas.nhs.uk

www.healthystart.nhs.uk

StepChange

Debt charity offering free debt advice and money management

0800 138 1111 | www.stepchange.org

Turn2Us

Information and financial support

0808 802 2000 | www.turn2us.org.uk

benefits-calculator-2.turn2us.org.uk

Shelter

Advice and information with housing problems or if you are homeless

0808 800 444

england.shelter.org.uk

MoneyHelper

Advice to help improve your finances

0800 138 7777

07701 342 744 (WhatsApp)

www.moneyhelper.org.uk

For Migrants with No Recourse to Public Funds (NRPF)

Praxis

Immigration advice

020 7749 7608

020 7749 7605

www.praxis.org.uk

Ramfel

Support for migrants in crisis to access justice and support

www.ramfel.org.uk

Islington Council NRPF Team

Support for those with NRPF

020 7527 3481 or 020 7527 7118

nrpf@islington.gov.uk

www.nrpfnetwork.org.uk

Islington Centre for Refugees and Migrants

Support for migrants and refugees

www.islingtoncentre.co.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 27/09/22. **For more information on the Cost of Living see www.islington.gov.uk/costofliving.**

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



Digital leaflet



www.worryingaboutmoney.co.uk/islington