

Worrying about money?

Support is available in Reigate & Banstead



Three steps to find options and places to get help

Step 1: What problem am I facing?

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 Surrey Crisis Fund and Council Support Schemes

If you are struggling financially, there are various forms of financial support available. Find out more at: www.surreycc.gov.uk/coronavirusfinance

Reigate and Banstead Borough Council also offers Council Tax Reduction and Discretionary Housing Payments for those struggling financially. This will depend on your circumstances. Find out more at: www.reigate-banstead.gov.uk/info/20036/benefits

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? For free and confidential advice

Surrey Crisis Fund

Support with immediate needs in an emergency or after a disaster

0300 200 1008

www.surreycc.gov.uk/people-and-community/surrey-crisis-fund

COMMUNITY DEBT ADVICE (REDHILL AND NEARBY)

Free, face-to-face and/or telephone debt advice

01737 887 558

help@cdamoney.org | www.cdamoney.org

Help with option: 3

REIGATE & BANSTEAD BOROUGH COUNCIL

Support with housing costs, council tax, and budgeting

01737 276 497 (housing and council tax)

01737 276 375 (money advice)

www.reigate-banstead.gov.uk/info/20036/benefits

Help with option: 1 2 4 5 6

CHRISTIANS AGAINST POVERTY (BANSTEAD AND NEARBY)

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

0800 328 0006

www.capuk.org

Help with option: 3

CITIZENS ADVICE REIGATE & BANSTEAD

Advice on benefits, debt, housing, and more

0808 278 7945 (general advice)

0800 144 8444 (new UC claim)

www.carbs.org.uk

Help with options: 1 2 3 4 5 6

MONEYWISE - RAVEN HOUSING TRUST (RESIDENTS ONLY)

Advice on benefits, debt, budgeting, and energy bills

0300 123 3399 (Moneywise Team)

www.ravenht.org.uk/communities/support-services/money-worries

Help with options: 2 3 4 5 6

Other Support

Richmond Fellowship

Support and community-based services for people with mental health and wellbeing issues

01787 771 282 or 07770 890 245 (text)

www.richmondfellowship.org.uk

Catalyst

Support for people with drug and alcohol issues

01483 590 150 (call) | 07909 631 623 (text)

www.catalystsupport.org.uk

Surrey & Borders

Mental Health Crisis Helpline

24 hour support for people experiencing a mental health crisis

0800 915 4644 (call) | 07717 989 024 (text)

Catch 22

Substances misuse support for young people in Surrey (aged 11-25)

01372 832 905 | 0800 622 6662 (out of hours)

www.catch-22.org.uk

Samaritans

24/7 support for people who are struggling to cope and/or having suicidal thoughts

116 123 | jo@samaritans.org

Turn2us

Information on benefits and financial support, including benefit calculator

0808 802 2000 (freephone)

www.turn2us.org.uk/Get-Support

MoneyHelper

Advice to help improve your finances

0800 138 7777 | 0770 134 2744 (WhatsApp)

www.moneyhelper.org.uk

Step Change

Debt charity offering debt advice and money management

0800 138 1111 | www.stepchange.org

Surrey Family Information Service

Free information and advice for parents, children and young people

surrey.fis@surreycc.gov.uk

www.surreycc.gov.uk/directory

East Surrey Domestic Abuse Services (ESDAS)

Support for people who have or are experiencing domestic abuse

01737 771 350 (call)

01483 776 822 (out of hours)

07860 039 720 (text)

www.esdas.org.uk

Other Support

Family Centres

Support, advice and information for parents with children aged 0-11

Welcare Family Centre, Redhill

01737 780 884

Red Oak Family Centre, Merstham

01737 645 908

Epsom Downs Family Centre

01737 851 079

YMCA Horley Family Centre

01293 775 777

Healthy Start Vouchers

For milk, fruit and vegetables if you're on a low income and pregnant or have a child under 4

www.healthystart.nhs.uk

Home-Start

Emotional and practical support to parents with young children

01737 770 220 (Redhill and Reigate)

07956 617 768 (Banstead)

Age Concern

Information and advice for older people, their families and carers

01737 352 156 (Banstead and Tadworth)

01737 645 636 (Merstham, Redhill & Reigate)

Working Homes

Free employment support for anyone living in social housing in East Surrey

0300 123 3399

employment@ravenht.org.uk

Furnistore (Redhill)

Affordable pre-loved furniture, home furnishings and electrical goods

01737 773 133 | www.furnistore.co.uk

Reigate & Banstead Housing Services

Advice and support for people at risk of homelessness or rough sleeping

01737 276 790 or 0300 123 7719 (out of hours)
housing.advice@reigate-banstead.gov.uk

Shelter

Advice and information for people with a housing problem or who are homeless

0808 800 4444 | england.shelter.org.uk

Amber Foundation - Farm Place

24/7 residential programme for young adults (aged 16-30) who are homeless or at risk of homelessness

0800 652 1081 | admissions@amberweb.org
amberweb.org

Renewed Hope

Day support and advice for homeless and other vulnerable adults

01737 886 997 | info@renewedhope.org.uk

SES Water

Support for customers who are having difficulty pay their water bill

01737 772 000 | seswater.co.uk/hereforyou

Warm Home Discount Scheme

Annual discount on winter energy bills for qualifying low-income households

Apply online via your energy supplier at:
www.gov.uk/the-warm-home-discount-scheme

Surrey Community Action (Warmth Matters)

Advice and guidance for people who are struggling to pay for their energy

07521 503 696

surreyca.org.uk/advice-and-support/warmth-matters

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 17/02/22.

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

