

## Step 1: What's the problem?

### I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

### I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

### My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See options **1 2**

### I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

## Step 2: What are some options?

### 1 Council Support Schemes

People on low incomes may be able to access housing benefit, council tax reduction and discretionary housing payment through their local council. This will depend on your current circumstances.

Find out more at:

[www.crawley.gov.uk/council-tax-and-benefits](http://www.crawley.gov.uk/council-tax-and-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 **manage your** gas and electricity bills 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 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 with these options?**

## Step 3: Where can I get help?

Each of these services offer free and confidential advice

### Crawley Borough Council

Help to access Council Tax discounts, Council Tax Support, Housing Benefit and Discretionary Housing Payments

01293 438 611 | [benefits@crawley.gov.uk](mailto:benefits@crawley.gov.uk)  
[www.crawley.gov.uk/taxation](http://www.crawley.gov.uk/taxation)

Help with options: 1 2

### Access Crawley

Support with accessing Council Services, debt advice, benefits and help with accessing hardship payments. Face to face and telephone advice available

01293 438 101 | [access.crawley@crawley.gov.uk](mailto:access.crawley@crawley.gov.uk)  
[www.crawley.gov.uk/council-information/help-money-worries](http://www.crawley.gov.uk/council-information/help-money-worries)

Help with options: 1 2 3 5

### Crawley Citizens Advice

Provides support with benefits, money, debt, employment, and paying bills. Face-to-face and telephone advice available

0808 278 7969 | [www.advicewestsussex.org.uk/crawley](http://www.advicewestsussex.org.uk/crawley)

Help with options: 1 2 3 4 5 6

### Christians Against Poverty

Free advice and ongoing support for those struggling with debt

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

Help with options: 2 3

### Age UK West Sussex, Brighton & Hove

Confidential and impartial service specifically for the needs of older people (50+)

0800 019 1310

[www.ageuk.org.uk/westsussexbrightonhove/our-services/money-advice-service](http://www.ageuk.org.uk/westsussexbrightonhove/our-services/money-advice-service)

Help with options: 2 3

## Other Support

### Crawley Borough Council

Information on where to get support and advice

[www.crawley.gov.uk/moneyworries](http://www.crawley.gov.uk/moneyworries)

Updated on 10/05/23

Feedback? Share your experience of using this guide by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

## Other Support

### Crawley Borough Council Housing Options Team

Help if at risk of homelessness

01293 438 607 | [housing.options@crawley.gov.uk](mailto:housing.options@crawley.gov.uk)  
[www.crawley.gov.uk/housing](http://www.crawley.gov.uk/housing)

### Crawley Open House

Support for people suffering from homelessness, unemployment, loneliness and social exclusion

01293 447 702 | [www.crawleyopenhouse.co.uk](http://www.crawleyopenhouse.co.uk)

### Carers Support West Sussex

Benefit advice for unpaid carers registered with Carers Support West Sussex

0300 028 8888 | [info@carerssupport.org.uk](mailto:info@carerssupport.org.uk)  
[www.carerssupport.org.uk](http://www.carerssupport.org.uk)

### Crawley Wellbeing

Provides online, telephone and face-to-face support for mental health and healthy lifestyle advice

01293 585 317 | [wellbeing@crawley.gov.uk](mailto:wellbeing@crawley.gov.uk)  
[www.crawley.westsussexwellbeing.org.uk](http://www.crawley.westsussexwellbeing.org.uk)

### West Sussex County Council Community Support Hub

Help to access support services including hardship assistance

0330 222 7980 | [www.westsussex.gov.uk/communityhub](http://www.westsussex.gov.uk/communityhub)

### West Sussex Energy Advice Service

Energy advice for West Sussex residents

01243 974 063 | [www.westsussexenergy.co.uk](http://www.westsussexenergy.co.uk)

### Worth Domestic Abuse Services

Provides assistance and support for people who are impacted by domestic violence, sexual violence and abuse

0330 222 8181 or 07834 968 539  
[domesticabuseservicescentral@westsussex.gov.uk](mailto:domesticabuseservicescentral@westsussex.gov.uk)

### Financial Inclusion Officers, Crawley Homes

Financial Inclusion advice for Crawley Homes tenants

01293 438 000 | [financialinclusion@crawley.gov.uk](mailto:financialinclusion@crawley.gov.uk)

### Shelter

Free housing advice

0808 800 4444 (freephone) | [england.shelter.org.uk](http://england.shelter.org.uk)

### StepChange

Debt charity offering free advice and support

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

Digital version



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

# Worrying About Money?

Financial advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Crawley



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