

## Something for Nothing?

### Free advice on dealing with debt in Greenwich

If you're managing OK financially, the chances are that you know someone who isn't. But a lot of people still feel embarrassed to talk about money problems, and that can stop people getting support that they're entitled to. The lockdown is making it harder for people to walk in for advice, but local advice services are still operating and able to help.

We've got some short and simple suggestions if you're struggling, and if you need help, look further down for details of local services and useful websites.

#### 1. Are you getting everything you're entitled to?

##### Has your income gone down since the lockdown?

- Are you getting furlough payments from your employer?
- Are you self employed – could you be entitled to a grant from HMRC?
- Are you entitled to benefits – not just sick pay if you have to stay home, but also help with the rent, the Council Tax, health problems or caring responsibilities?

If you're not getting everything you're entitled to, you're fighting debt with one arm tied behind your back.

A lot of people rely on credit to keep going when there's a short term cash flow problem, but we don't know how long the current situation's going to go on. We would never advise anyone to use credit to make up for not having enough money for essentials, unless there's no alternative.

For the Self Employed Income Support Scheme, see <https://www.gov.uk/guidance/claim-a-grant-through-the-self-employment-income-support-scheme>. If you qualify, this is a grant not a loan: you will not have to pay this back.

To check your benefit entitlement online, go to [www.turn2us.org.uk](http://www.turn2us.org.uk) or phone **Greenwich Council's Welfare Rights Helpline (phone 020 8921 3333, textphone 18001 020 8921 6375)**. You don't need to be an expert already to use the turn2us website, but if you find it a struggle, phone the Council for advice.

Don't think 'welfare', think 'National Insurance'. Just like any insurance scheme, you've paid in when you've worked, to get financial help when you need it.

#### 2. Write a budget for you and your family.

Whoever you get advice from about debt, we always need the same information:

- How much money do you have coming in (and are you getting all the help you should be);
- How much do you need to spend on essentials before paying for debts;
- And who do you owe money to, and how much you owe.

(there's more to it than this, but this information gives us a good starting point to advise someone in debt).

No responsible debt adviser is going to tell you to stop spending money on essential bills and food if you've got no choice, but they will help you look at how you could cut your spending without suffering more than you need to. Once you've got this information, you may have a clearer idea about what's important and how you can save money if you need to.

Your debt adviser is also going to have information to help them help you to set up affordable, manageable debt repayments. If that's not possible, at least we're going to know, and we can help you deal with the situation in other ways.

If you're confident to use the internet, you can complete a budget online on the **National Debtline website**, or download a budget form from the website. If people aren't used to doing this, it can be confusing to start with. If you're confident on figures and on completing online forms, maybe you can help someone who's struggling to complete this? If you're helping someone else, write down what they tell you, whether you agree with it or not. Whoever helps them manage the debts will be able to advise them in more detail afterwards, but it's important we start with what they're telling us. By not judging whatever you're told, it's going to make a difference to their confidence to go and get further support.

The National Debtline website is **fantastic**. There is plenty of online information and factsheets on debt, dealing with debt enforcement and debt options, as well as the budget builder section, and contact information for the service. If you're confident to get advice by phone, it's an excellent service, available for free to anyone in England or Wales. There's also an online chat section for short enquiries. You may have to wait when you phone to speak to someone, but it's worth it.

See: [www.nationaldebtline.org](http://www.nationaldebtline.org)

### 3. Get further advice.

Face to face services are largely suspended locally, but Council and voluntary advice services are still working. If you phone for help, don't be surprised if you get an answerphone response. Leave a message, and advisers WILL phone back. It can take a little longer than usual to respond, as most staff are working from home, but you should expect a response within 2 working days. If you're worried about call charges, most services will be willing to call you back once they've got your name and phone number.

#### 1. Benefits And Hardship Support:

[https://www.royalgreenwich.gov.uk/info/200329/coronavirus/2208/benefits\\_and\\_hardship\\_support](https://www.royalgreenwich.gov.uk/info/200329/coronavirus/2208/benefits_and_hardship_support)

The weblink is for Greenwich Council's website, for further information and contact information for the Council's Welfare Rights Service. If in doubt, contact the Welfare Rights Helpline.

## 2. Local Debt Advice:

[https://www.royalgreenwich.gov.uk/info/200252/debt\\_and\\_money\\_advice/410/help\\_with\\_debt](https://www.royalgreenwich.gov.uk/info/200252/debt_and_money_advice/410/help_with_debt)

There are links to **Greenwich Citizens Advice Bureau and Meridian Money Advice** on that page. Both services offer specialist debt advice, and are registered with the Financial Conduct Authority to provide free debt advice. Both have staff that are licensed to help clients with Debt Relief Order applications if clients are unable to repay debts, and they can also help with writing bankruptcy applications if that's needed. **Contact them before thinking about paying for advice elsewhere.** We can't help with Individual Voluntary Arrangements (IVAs) but we can advise on whether an IVA could be useful or not, and we can often identify better alternatives.

There is often a waiting list for new debt advice appointments, but it's quicker advice now than it would usually be, and it's worth it to ensure that any plan to deal with your debts is something that's going to work for you. But if you just want advice on your benefit entitlement, you may want to try the online benefit check and the Welfare Rights Helpline first, to save time. If you do need debt advice, try to get your budget information ready, to save time for your adviser.

Alternatively, try **National Debtline, Payplan, or Stepchange**. All 3 services provide free debt advice and are FCA registered. The main reason to contact Greenwich CAB and Meridian Money Advice is if you're facing debt enforcement, especially if you're facing eviction, disconnection, or having essential services cut off. We'd strongly recommend National Debtline but they're not the only source of free help by phone.

See: [www.nationaldebtline.org](http://www.nationaldebtline.org)  
[www.payplan.com](http://www.payplan.com)  
[www.stepchange.org](http://www.stepchange.org)

## 3. Housing Advice:

If you're concerned you will face eviction for rent, mortgage or other issues, it's better to get advice sooner than later. Find out what can be done to stop your eviction, or if there's no choice, find out what support you should get to help you move on.

**Shelter** offers free, independent and specialist advice on housing including dealing with eviction and homelessness. Their website is comprehensive but can be a bit too complex to start with. For contact information and the advice pages, see <https://england.shelter.org.uk/>, and use the links at the top of the page for 'housing advice' and 'get help'

**Greenwich Housing Rights** is local, based in Woolwich, and can offer advice, casework help and court representation if needed on housing issues. Phone 020 8854 8848, or see [www.grhr.co.uk](http://www.grhr.co.uk)

**Greenwich Council's Housing Inclusion Service** is a good starting point if you're homeless now, or concerned that you will be in future. Phone 020 8921 2863, or email [housing-inclusion@royalgreenwich.gov.uk](mailto:housing-inclusion@royalgreenwich.gov.uk)

#### **4. Other help:**

Many are struggling with prolonged isolation with problems connected with their mental and physical health and caring responsibilities. There's a list of local advice services on the Council website at [https://www.royalgreenwich.gov.uk/directory/23/advice\\_centres/category/171?page=2](https://www.royalgreenwich.gov.uk/directory/23/advice_centres/category/171?page=2)

(the search function wasn't working recently, but the contact information is still correct).

All of us can find things more of a struggle than usual if we don't have someone to talk to about it. And even if we're living with family, it's not always easy to talk to partners or others about what we're going through. We don't want to embarrass ourselves, and we often put others first, and think our own problems aren't important enough compared to others that might be finding it harder to manage. Isolation damages people, and if people are already struggling with their mental health, it can add to those pressures. If you or anyone you know is struggling, for whatever reason, the Samaritans are a confidential service, available 24 hours a day by phone and online to listen to and support anyone in emotional distress. See [www.samaritans.org](http://www.samaritans.org), or phone 116 123.

<b>Useful Services: Debt and Money Advice</b>	
<b>Benefits and hardship support:</b>	<a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a>  <b>Greenwich Council Welfare Rights Helpline:</b> 020 8921 333, textphone 18001 020 8921 6375
<b>Preparing your own budget:</b>	<a href="https://tools.nationaldebtline.org/yourbudget/">https://tools.nationaldebtline.org/yourbudget/</a>
<b>Free local debt advice:</b>	<b>Greenwich Citizens Advice Bureau:</b> <a href="https://www.greenwichcab.org.uk/">https://www.greenwichcab.org.uk/</a> Phone 0300 3309 096  <b>Meridian Money Advice:</b> 020 8293 3432, or email <a href="mailto:admin@meridianmoneyadvice.org.uk">admin@meridianmoneyadvice.org.uk</a>
<b>Free national debt advice services:</b>	<a href="http://www.nationaldebtline.org.uk">www.nationaldebtline.org.uk</a> <a href="http://www.moneyadviceservice.org.uk/en">www.moneyadviceservice.org.uk/en</a> <a href="http://www.payplan.com">www.payplan.com</a> <a href="http://www.stepchange.org.uk">www.stepchange.org.uk</a>
<b>Housing advice:</b>	<b>Shelter:</b> <a href="http://www.shelter.org.uk">www.shelter.org.uk</a> for contact information & advice pages  <b>Greenwich Housing Rights:</b> <a href="http://www.grhr.co.uk">www.grhr.co.uk</a> Phone 020 8854 8848 or email <a href="mailto:general@grhr.co.uk">general@grhr.co.uk</a>  <b>Greenwich Council Housing Inclusion Service:</b> Phone 020 8921 2863 or email <a href="mailto:housing-inclusion@royalgreenwich.gov.uk">housing-inclusion@royalgreenwich.gov.uk</a>
<b>Other local advice services:</b>	<a href="http://www.royalgreenwich.gov.uk/directory/23/advice_centres/category/171?page=2">www.royalgreenwich.gov.uk/directory/23/advice_centres/category/171?page=2</a>
<b>Other local services:</b>	<a href="http://www.greenwichcommunitydirectory.org.uk">www.greenwichcommunitydirectory.org.uk</a>
<b>Confidential listening support for anyone in distress:</b>	<a href="http://www.samaritans.org">www.samaritans.org</a> Phone 116 123