

# Hexagon

## Money Advice for Hexagon Tenants

We can help you with advice on managing debt, information about benefits and help in making claims and appeals. We can also help with budgeting.

### Need help in Managing Debt?

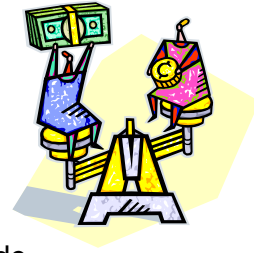
Many people fall into debt at some time in their life through no fault of their own. If we have had to contact you about rent arrears you may have other debts. Please get in touch with us if you would like some help with debt management. We recognise that managing debts can be very stressful and can help with free, confidential, sympathetic advice.



- We are working with **Evelyn 190 centre** to provide a **Money Advice Surgery** at our offices once a month. The advice worker can help with debt management, advice on benefits including help in making Housing Benefit claims, budgeting and basic bank accounts. The surgery is held on the third Wednesday of each month. For an appointment or more information about the surgery please ring our Customer Service Centre on 020 8778 6699 or email [customer\\_desk@hexagon.org.uk](mailto:customer_desk@hexagon.org.uk)
- We are also able to offer referrals to a telephone advice service **Money Advice Plus** who can help with debt management, advice on benefits including help in making Housing Benefit claims, budgeting and basic bank accounts. If you would like us to refer you to **Money Advice Plus** please speak to your Housing Officer
- The **Consumer Credit Counselling Service** is a national charity which offers help with budgeting and debts. The service is free and confidential. Their Freephone helpline is available Monday – Friday 8.00am to 8.00pm on 0800 138 1111. Or you can contact them via their website [www.cccs.co.uk](http://www.cccs.co.uk) where there is lots of useful information.
- **National Debtline** is another free and confidential service offering money advice. Their telephone number is 0808 808 4000 Monday – Friday 9.00am to 9.00pm and Saturday 9.30am to 1.00pm. There is information available on their website [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

## Budgeting

If you are finding it hard to make sure that your rent is paid every week or month because your money doesn't seem to cover all your bills, you may need help with budgeting. Budgeting means looking at your income and expenditure to check that your basic needs are met and highlighting areas where savings could be made.



Please use the enclosed budget sheet to record your income and expenditure. By taking your total expenditure away from your total income you can see whether you have a budget surplus or deficit.

- If you have a **surplus** of income over expenditure you have money available which can be used to make payments towards any debts you may have.
- If you have a budget **deficit** you need to look at maximising your income and reducing your expenditure.
- Maximise your income by claiming benefits you may be entitled to. Contact your local Housing Benefit office for a form to claim Housing and Council Tax Benefit. Your Housing Officer or your local CAB or Benefits Office can advise on other benefits you could claim.
- Reduce your expenditure by looking at the list of expenses. Ask yourself whether the expense is really necessary or whether you can reduce the amount you spend on that item.
- Consider paying your utility bills by monthly Direct Debit - you may get a discount.

If you need help with budgeting, just ring our Customer Service centre on 0208778 6699 or email [customer\\_desk@hexagon.org.uk](mailto:customer_desk@hexagon.org.uk) for an appointment for the Money Advice Surgery run by the Evelyn 190 Centre (see above)



## Credit Unions

Credit unions are financial co-operatives owned and controlled by their members. They offer savings and great value loans plus they are local, ethical and know what their members want. Many credit unions now offer a range of services including a current account, benefits direct, ISAs and Child Trust Funds.

Each credit union has a "common bond" which determines who can join it. This determines who can become a member of the credit union. The common bond may be for people living or working in the same area, people working for the same employer or people who belong to the same association, such as a church or trade union.

Crucially, Credit Unions can often make loans to people who save with them, at low interest rates. This is much better than borrowing from a doorstep lender who may charge as much as 272.2% interest.

The following are Credit Unions in the local area.

<b>LB Southwark – Southwark Credit Union</b> Tel 020 8787 0700 email: <a href="mailto:info@creditunion.co.uk">info@creditunion.co.uk</a> website: <a href="http://www.creditunion.co.uk">www.creditunion.co.uk</a>	<b>LB Lewisham - Lewisham Plus+ credit Union</b> Tel 020 8778 4783 Email: <a href="mailto:admin@pluscu.co.uk">admin@pluscu.co.uk</a> Website: <a href="http://www.lewishampluscu.co.uk">www.lewishampluscu.co.uk</a>
<b>LB Croydon – Croydon Savers</b> Tel: 020 8760 5711 Email: <a href="mailto:credit.union@croydon">credit.union@croydon</a> Website: <a href="http://www.croydonsavers.co.uk">www.croydonsavers.co.uk</a>	<b>LB Greenwich –Greenwich Credit Union</b> Email: <a href="mailto:enquiries@greenwichcreditunion.co.uk">enquiries@greenwichcreditunion.co.uk</a> Website: <a href="http://www.timelinecreditunion.co.uk">www.timelinecreditunion.co.uk</a>
<b>LB Bexley –</b> Residents living in the Thamesmaed area within Bexley borough are eligible to join Greenwich Credit Union.	<b>General Information about Credit Unions</b> <a href="http://www.abcuk.org/page/index.cfm">www.abcuk.org/page/index.cfm</a>

## Local Advice Agencies

Any of the advice centres listed below will be able to help you with debt management, benefit advice and budgeting. Ring first to check on opening times.

<p><b><u>Lewisham Borough</u></b></p> <p><b>Catford Citizens Advice Bureau</b> 120 Rushey Green, SE6. Tel: 0870 126 4037</p> <p><b>Sydenham Citizens Advice Bureau</b> 299 Kirkdale SE26 0870 126 4037</p> <p><b>Evelyn 190 Centre</b> 190 Evelyn Street Deptford SE8 5DB Tel: 020 8691 7180</p> <p><b>Lewisham Money Advice Service</b> Deptford Business Park 8 Evelyn Court Grinstead Road SE8 5AD 020 8694 4988</p>	<p><b><u>Greenwich Borough</u></b></p> <p><b>Greenwich Debtline</b> 0208 317 3342</p> <p><b>Thamesmead Citizens Advice Bureau</b> 1 Walnut Tree Road Erith 01322 340 481</p> <p><b>Thamesmead Library Citizens Advice</b> Binsey Walk Thamesmead S28 020 8310 9944</p> <p><b>Woolwich Citizens Advice Bureau</b> Old Town Hall Polytechnic Street Woolwich SE18 08451 20 29 31</p> <p><b>Eltham Citizens Advice Bureau</b> Eltham Library Eltham High Street SE9 020 8850 6044</p> <p>Meridian Money Advice Keepers Cottage St Alfege's Church Hall St Alfege Passage Greenwich SE10 9JS 020 8293 3432</p>
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## **Bexley Borough**

### **Erith CAB**

50 Pier Road  
Erith  
DA8 1TA  
01322 357 933

### **Bexleyheath CAB**

8 Brampton Road  
Bexleyheath  
DA7 4EY

### **Advanced Debt Reduction**

77A High Street  
Bexley  
DA5 1JX  
0845 430 1216

## **Croydon Borough**

### **Addington Citizens Advice Bureau**

1A Overbury Crescent  
New Addington  
Croydon  
CR0 0LR  
01689 846 890

### **Croydon Money Advice Unit CAB**

Strand House  
Zion Road  
Thornton Heath  
CR7 8RG  
020 8683 5210

## **Southwark Borough**

### **Bermondsey CAB**

8 Market Place  
Southwark Park Road  
SE16 3UQ  
0844 499 4134

### **Peckham CAB**

97 Peckham High Street  
SE15 5RS  
0844 499 4134

### **Blackfriars Advice Centre**

199 Walworth Road  
SE17 1RL  
020 7701 3999

Money Advice Team  
Southwark Training Standards  
020 7525 5000

## **Bromley Borough**

### **Bromley Rown CAB**

Community House  
South Street  
Bromley  
BR1 1RH  
020 8315 1940

## Budget Sheet

<b>Monthly Income</b>	
Your salary (after deductions)	
Partners salary	
Tax credit	
Pension	
Child benefit	
Job Seekers Allowance	
Income Support	
Other benefits	
Maintenance	
Other Income	
<b>Total Income</b>	

When you work out your monthly expenditure, include an amount for things like car insurance or birthday presents by estimating what you spend each year and dividing by 12.

<b>Monthly outgoings</b>	
Rent	
Council Tax	
Electricity	
Gas	
Water	
Telephone	
Mobile phone	
Contents Insurance	
Birthday / Christmas presents	
Food and toiletries	
Clothes	
Travel	
Car Tax	
Car Insurance	
MOT and servicing	
Petrol	
Cable / digital TV contract	
TV Licence	
Cigarettes	
Newspapers	
Holidays	
Outings / entertainment	
Other	
<b>Total Monthly expenditure</b>	

<b>Total Income</b>	
<b>Total expenditure</b>	
<b>Budget surplus or deficit</b>	

## Kurdish

. په كانی ئامۆژگاریی بواری پاره تگوزارییه ی خزمه رباره ده په م بـ وکراوه ئه له ته 020 8778 6699 ی ر ژماره سه له یڼ، تکایه کراوی بۆتی دابین بکه رجومه ته وـت به ته ر ده گه ئه فون  
. بکه تگوزاریی ماوـتیان ری خزمه نته سه بوـ

## French

Cette brochure concerne les services en matières financières.  
Si vous désirez la faire traduire, veuillez téléphoner au Centre Service Clientèle au 020 8778 6699.

## Portuguese

Este folheto diz respeito aos serviços de aconselhamento financeiro.  
Se quiser obter uma versão traduzida deste documento, contacte Centro do Serviço de Clientes através do número 020 8778 6699.

## Turkish

Bu broşürde para konusundaki danışma hizmetleri anlatılmaktadır. Broşürün Türkçe'ye çevrilmesini istiyorsanız, 020 8778 6699 numaraya telefon edip Müşteri Hizmetleri Merkezimizi (Customer Service Centre) arayabilirsiniz.

## Vietnamese

Tập tài liệu này trình bày các dịch vụ cố vấn về tiền bạc.  
Nếu quý vị muốn được bản dịch bằng tiếng Việt, hãy điện thoại cho Trung Tâm Dịch Vụ Khách Hàng số 020 8778 6699.

## Bengali

এ লিফলেট হলো মানি এডভাইস সার্ভিস (আর্থিক উপদেশ) এর ব্যাপারে। আপনি যদি এর অনুবাদ চান তবে দয়া করে কাস্টমার সার্ভিস সেন্টারকে 020 8778 6699 এ নাম্বারে টেলিফোন করুন।