

Applying for money you're entitled to and dealing with debt

Are you:

- getting all the benefits and support you are entitled to?
- struggling with problem debt?

You may be able to apply for grants to help you through hard times this festive season, or get other help and advice if you are worried about your money.

Call Citizens Advice Southwark, visit our offices or use the QR code below:

 **080 8278 7849**



Peckham
97 Peckham High St
SE15 5RS
10:00am-2:00pm
Monday-Friday

Walworth
6-8 Westmoreland Rd,
Walworth, SE17 2AY
10:00am-2:00pm
Monday-Friday



More help with the cost of living

Get further advice on financial support and benefits, household costs including energy, and wellbeing.



Use the QR code above, visit or call:

 www.southwark.gov.uk/here-to-help

 **020 7525 2434**



London Mutual
Credit Union



Southwark

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This leaflet has been produced in partnership between Citizens Advice Southwark and London Mutual Credit Union, with support from Southwark Council



Tips for a more affordable Christmas and new year



You might be worried about spiralling costs of the festive season or getting into unaffordable debt throughout the year.

But there are ways to make your money go further...



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Free and low cost food in Southwark

There are free and low cost food schemes in Southwark. These include food banks and pantries, community fridges, community meals and more.

You can find these on the Southwark Food Action Alliance food map.

Use the QR code below or visit

 www.southwarkfoodactionalliance.co.uk/food-map



Warm Spaces in Southwark

Heating our homes can be expensive. Drop into a local space such as your local library in Southwark who offer free Wi-Fi.

Use the QR code below or visit

 www.southwark.gov.uk/warmspaces



Affordable savings & loans

If you think you need to take out a loan, there are safer alternatives to payday loans and high-interest credit cards.

London Mutual Credit Union offers credit, often at lower cost, as well as help to build up savings at the same time as you repay.

Use the QR code below or visit

 www.creditunion.co.uk

