

# Worrying about money?

Support is available in Kirklees



Three steps to find options and places to get help

## Step 1: What's the problem?

### **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 Council Support Schemes

People on low incomes may be able to get Housing Benefit, Council Tax Reduction, Discretionary Housing Payments, and/or support from Local Welfare Provision. All schemes will depend on your current circumstances.

**Find out more:** [www.kirklees.gov.uk/benefits](http://www.kirklees.gov.uk/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 with managing gas and electricity bills and make sure you're not missing out on things like 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 DWP. 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? For free and confidential advice

### KIRKLEES CITIZENS ADVICE & LAW CENTRE

**Advice on debt, benefits, employment, housing and more**  
0808 278 7896  
[www.kcalc.org.uk](http://www.kcalc.org.uk)

**Help with options:** 1 2 3 4 5 6

### BETTER OFF KIRKLEES

**Help with benefits, debt and employment**  
[council.benefits@kirklees.gov.uk](mailto:council.benefits@kirklees.gov.uk)  
[www.betteroffkirklees.org.uk](http://www.betteroffkirklees.org.uk)

**Help with options:** 1 2 3

## Other Support

### Kirklees Council Housing Solutions

*Help if you are homeless or at risk of homelessness*  
01484 221 350  
[housing.solutions@kirklees.gov.uk](mailto:housing.solutions@kirklees.gov.uk)  
[www.kirklees.gov.uk/beta/housing-and-homelessness.aspx#](http://www.kirklees.gov.uk/beta/housing-and-homelessness.aspx#)

### Cost of Living Support

*Schemes, support and advice that aid in keeping your house warm and reducing energy bills*  
[www.kirklees.gov.uk/cost-of-living](http://www.kirklees.gov.uk/cost-of-living)

### Kirklees Council Money Advice

*Money and debt management support for council housing tenants*  
01484 414 975  
[www.kirklees.gov.uk/money-advice](http://www.kirklees.gov.uk/money-advice)

### Fusion Housing

*Housing advice, housing support, benefits and employment advice*  
01484 425 522 (Huddersfield)  
01924 454 770 (Dewsbury)  
[info@fusionhousing.org.uk](mailto:info@fusionhousing.org.uk)  
[www.fusionhousing.org.uk](http://www.fusionhousing.org.uk)

### Kirklees Better Outcomes Partnership

*Helping people live independently and fulfilling lives in their own homes*  
07817 092 434 or 07977 394 793  
[hello@kbop.org](mailto:hello@kbop.org)  
[www.kirkleesbetteroutcomespartnership.org](http://www.kirkleesbetteroutcomespartnership.org)

### LEAP

*Local energy advice*  
0800 060 7567 | [www.applyforleap.org.uk](http://www.applyforleap.org.uk)

## Other Support

### Turn2us

*Information on benefits and grants*  
[www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

### PayPlan

*Free and confidential debt advice over the phone and online*  
0800 316 1833 | [www.payplan.com/debtadvice](http://www.payplan.com/debtadvice)

### National Debtline

*Free independent debt advice over the phone and online*  
0808 808 4000 | [www.nationaldebtline.org](http://www.nationaldebtline.org)

### StepChange

*Debt charity offering free debt advice and money management*  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

### Healthy Start

*Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4 and are on a low income.*  
*Also available for people with NRPF*  
0300 330 7010 | [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)  
Apply online: [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

## For Migrants with No Recourse to Public Funds (NRPF)

### IASK

*Supporting Kirklees asylum seekers, migrants and refugees through case work, client welfare work and integration projects*  
07702 382 647 | [info@i-ask.co.uk](mailto:info@i-ask.co.uk)  
[i-ask.co.uk](http://i-ask.co.uk)

### The Unity Project

*Support to have NRPF condition removed if applicable and other support*  
[www.unity-project.org.uk](http://www.unity-project.org.uk)

### Project 17

*Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF*  
07963 509 044 | [www.project17.org.uk](http://www.project17.org.uk)



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