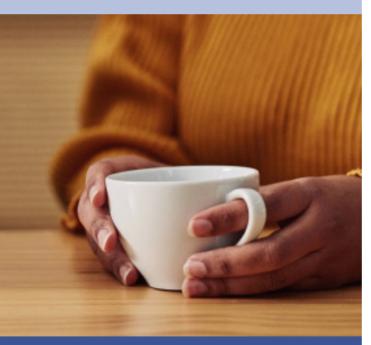
Worrying about money?

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 monev

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: 6)

See options 126



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 12



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 14

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

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.

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

Help with options: 1 2 3 4 5 6

BETTER OFF KIRKLEES

Help with benefits, debt and employment council.benefits@kirklees.gov.uk www.betteroffkirklees.org.uk

Help with options: 1 2 3



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.

Other Support

Kirklees Council Housing Solutions

Help if you are homeless or at risk of homelessness 01484 221 350 housing.solutions@kirklees.gov.uk www.kirklees.gov.uk/beta/housing-andhomelessness.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

Kirklees Council Money Advice

Money and debt management support for council housing tenants 01484 414 975 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 www.fusionhousing.org.uk

Kirklees Better Outcomes Partnership

Helping people live independently and fullfilling lives in their own homes 07817 092 434 or 07977 394 793 hello@kbop.org www.kirkleesbetteroutcomespartnership.org

LEAP

Local energy advice 0800 060 7567 | www.applyforleap.org.uk

Other Support

Turn2us

Information on benefits and grants www.turn2us.org.uk benefits-calculator.turn2us.org.uk

PavPlan

Free and confidential debt advice over the phone and online 0800 316 1833 | www.payplan.com/debtadvice

National Debtline

Free independent debt advice over the phone and online 0808 808 4000 | www.nationaldebtline.org

StepChange

Debt charity offering free debt advice and money management 0800 138 1111 | www.stepchange.org

Healthy Start

Help to buy fruit, vegetables and milk if vou are pregnant or have a child under 4 and are on a low income. Also available for people with NRPF 0300 330 7010 I healthy.start@nhsbsa.nhs.uk

Apply online: 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 proiects 07702 382 647 | info@i-ask.co.uk i-ask.co.uk

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because thev have NRPF 07963 509 044 | www.project17.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support www.unity-project.org.uk









Interactive version



www.worryingaboutmoney.co.uk/kirklees

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

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