

# Worrying About Money?

Follow these steps to find available financial advice and support in Leeds

## Step 1: What's the Problem?

### I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

### I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

### My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/bereavement/illness/left partner)

See options **1 2**

### I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

## Step 2: What are some options?

### 1 Council Support Schemes

Anybody of working age and on a low income may be eligible for Universal Credit. Depending on your circumstances you may be eligible to claim **housing benefit**. If you are on a low income and struggling to pay your council tax, please contact the council for **council tax support**. If you are in receipt of the above and still struggling, you may be eligible for a **discretionary payment**. Find out more at:

[www.leeds.gov.uk/council-tax/discounts-and-exemptions/council-tax-support](http://www.leeds.gov.uk/council-tax/discounts-and-exemptions/council-tax-support)

### 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 school clothing grants or 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 Jobcentre. 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?

Each of these services offer free and confidential advice

### Citizens Advice

Advice on benefits, debt, housing and more

**Leeds**

0808 278 7878 | [www.citizensadviceleeds.org.uk](http://www.citizensadviceleeds.org.uk)

**Chapelton**

0808 278 7878 | [info@chapeltoncab.org.uk](mailto:info@chapeltoncab.org.uk)

[www.citizensadvice.org.uk/local/chapelton](http://www.citizensadvice.org.uk/local/chapelton)

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

### Better Leeds Communities

Support with benefits, housing and more

0113 275 4142 | [www.betterleeds.org.uk](http://www.betterleeds.org.uk)

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

### Leeds City Council Welfare Rights

Support on welfare benefits, appeals and more

0113 376 0452 | [welfare.rights@leeds.gov.uk](mailto:welfare.rights@leeds.gov.uk)

[www.leeds.gov.uk/benefits/welfare-rights](http://www.leeds.gov.uk/benefits/welfare-rights)

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

### Money Buddies

Debt advice, budgeting support and more

0113 235 0276 | [www.moneybuddies.org.uk](http://www.moneybuddies.org.uk)

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

### St Vincent's Support Centre

Debt advice, counselling and more

0113 248 4126 | [advice.leeds@svp.org.uk](mailto:advice.leeds@svp.org.uk)

[www.svp.org.uk/microsite/st-vincent-leeds](http://www.svp.org.uk/microsite/st-vincent-leeds)

Help with options: **2 3**



Find the full leaflet, more information and details about Community Hubs in the area on [www.worryingaboutmoney.co.uk/leeds](http://www.worryingaboutmoney.co.uk/leeds)

## Other Support

**GamCare**  
Support with gambling issues  
0808 8020 133  
[www.gamcare.org.uk](http://www.gamcare.org.uk)

**Turn2Us**  
Information and financial support  
0808 802 2000  
[www.turn2us.org.uk](http://www.turn2us.org.uk)

**Stop Loan Sharks**  
Help with loan sharks  
0300 555 2222  
[www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)

**Healthy Start**  
To help buy fruit, vegetables and milk if you're on a low income, pregnant or have a child under 4  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

**Our Way Leeds (16-25)**  
Accommodation support  
0113 391 8000  
[www.ourwayleeds.org.uk](http://www.ourwayleeds.org.uk)

**ENGAGE Leeds (18+)**  
Housing support  
0113 380 7615  
[www.engageleeds.org.uk](http://www.engageleeds.org.uk)

**Green Doctor**  
Energy efficiency advice  
0808 168 3547  
[www.groundwork.org.uk/hubs/north-east-and-yorkshire](http://www.groundwork.org.uk/hubs/north-east-and-yorkshire)