

# Worrying about money?

Support is available in Calderdale



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, Discretionary Housing Payments and council tax support from the council. This will depend on your current circumstances.

Find out more at: [new.calderdale.gov.uk/benefits](http://new.calderdale.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 you 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

### CITIZENS ADVICE CALDERDALE

Advice on debt, benefits, employment, housing and more

0808 278 7879

[www.calderdalecab.org.uk](http://www.calderdalecab.org.uk)

Help with options: 1 2 3 4 5 6

### NOAH'S ARK CENTRE

Debt and money advice, budgeting courses and other support

01422 364 664

[debt@noahsarkcentre.org.uk](mailto:debt@noahsarkcentre.org.uk)

[www.noahsarkcentre.org.uk/money.html](http://www.noahsarkcentre.org.uk/money.html)

Help with options: 2 3

### AGE UK CALDERDALE & KIRKLEES

Providing information and advice for older people, their families and carers

01422 252 040

[enquiry@ageukck.org.uk](mailto:enquiry@ageukck.org.uk)

[www.ageuk.org.uk/calderdaleandkirklees](http://www.ageuk.org.uk/calderdaleandkirklees)

Help with options: 1 2 6

### CALDERDALE COUNCIL EARLY ADVICE SUPPORT TEAM

Guidance and support to prevent financial difficulties escalating

01422 288 005

[new.calderdale.gov.uk/dio/contact-early-advice-support-team-east](http://new.calderdale.gov.uk/dio/contact-early-advice-support-team-east)

Help with options: 1 2

## Other Support

### Money and Wellbeing in Calderdale

Information on local services

[www.calderdale.gov.uk/mwic](http://www.calderdale.gov.uk/mwic)

### Calderdale Council Local Welfare Assistance

Community living support for essential household items

01422 288 005 | [www.calderdale.gov.uk/lwa](http://www.calderdale.gov.uk/lwa)

### Healthy Minds

Support with mental health

01422 345 154

[info@healthymindscalderdale.co.uk](mailto:info@healthymindscalderdale.co.uk)

[www.healthymindscalderdale.co.uk](http://www.healthymindscalderdale.co.uk)

### Disability Support Calderdale

Support with benefits and housing

07944 511 716 | [dsmain@hotmail.co.uk](mailto:dsmain@hotmail.co.uk)

[www.disabilitysupportcalderdale.org](http://www.disabilitysupportcalderdale.org)

### Halifax Opportunities Trust

Support with issues including benefits and budgeting. Free internet access at Hanson Lane Enterprise Centre, Halifax, HX1 5PG

01422 347 392

### Unique Ways

Offering support and guidance to families with disabled children/additional needs

01422 343 090 | [hi@uniqueways.org.uk](mailto:hi@uniqueways.org.uk)

[www.uniqueways.org.uk](http://www.uniqueways.org.uk)

### WomenCentre

Emotional and practical support

01422 386 500 | [info@womenscentre.org.uk](mailto:info@womenscentre.org.uk)

<https://womenscentre.org.uk>

### Children's Centres

Support for issues affecting families including money, benefits, and debt

[www.calderdale.gov.uk/childrenscentres](http://www.calderdale.gov.uk/childrenscentres)

Free online access available in every Calderdale Library.

## Other Support

### Healthy Holidays

*Free holiday club places for children on benefits-related free school meals*  
[new.calderdale.gov.uk/communities/healthy-holidays-calderdale](http://new.calderdale.gov.uk/communities/healthy-holidays-calderdale)

### Calderdale Credit Union

*Savings accounts and low cost, affordable loans*

01422 386 060

[admin@calderdalecreditunion.co.uk](mailto:admin@calderdalecreditunion.co.uk)

[www.calderdalecreditunion.co.uk](http://www.calderdalecreditunion.co.uk)

### Together Housing Association

*Help and support for Together Housing Association tenants and residents*  
0300 555 5560 | [www.togetherhousing.co.uk](http://www.togetherhousing.co.uk)  
[THG.welfareadvice@togetherhousing.co.uk](mailto:THG.welfareadvice@togetherhousing.co.uk)

### The Silverline

*Confidential helpline for older people offering advice, information and friendship*  
0800 470 8090

### National Debtline

*Free and independent debt advice*  
0808 808 4000 (freephone)  
[www.nationaldebtline.org](http://www.nationaldebtline.org)

### StepChange

*Debt advice and money management*  
0800 138 1111 (freephone)  
[www.stepchange.org](http://www.stepchange.org)

### 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)

### 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*  
0300 330 7010 | [healthystart.nhs.uk](http://healthystart.nhs.uk)  
[healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)

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

### St. Augustine's Centre

*Providing advice and support to people seeking asylum and refugees*  
01422 352 492  
[info@staugustinescentrehalifax.org.uk](mailto:info@staugustinescentrehalifax.org.uk)  
[www.staugustinescentrehalifax.org.uk](http://www.staugustinescentrehalifax.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)



In partnership with other stakeholders

Interactive version



[www.worryingaboutmoney.co.uk/calderdale](http://www.worryingaboutmoney.co.uk/calderdale)

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