

Worrying About Money?

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



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

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

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 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 Universal Credit benefit claim 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 Calderdale

Advice on debt, benefits, employment, housing and more

0808 278 7879 | www.calderdalecab.org.uk

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

Age UK Calderdale & Kirklees

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

01422 252 040 | enquiry@ageukck.org.uk
www.ageuk.org.uk/calderdaleandkirklees

Help with option: **1 2 6**

Noah's Ark Centre

Debt and money advice, budgeting courses and other support

01422 364 664 | debt@noahsarkcentre.org.uk
www.noahsarkcentre.org.uk/money.html

Help with options: **2 3**

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

Help with options: **1 2**

Free online access available in every Calderdale library

Other Support

Money and Wellbeing in Calderdale
Local service information
www.calderdale.gov.uk/mwic

Calderdale Council Local Welfare Assistance
Community living support
01422 288 055
www.calderdale.gov.uk/lwa

Healthy Minds
Mental health support
01422 345 154
www.healthymindsalderdale.co.uk

Disability Support Calderdale
Benefits and housing support
07944 511 716
www.disabilitysupportcalderdale.org

Halifax Opportunities Trust
Benefits support
01422 347 392

Women Centre
Emotional and practical support
01422 386 500
womencentre.org.uk

Children's Centres
Family support
www.calderdale.gov.uk/childrenscentres