

Worrying About Money?

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

View full information online:



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, 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 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

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**

Other Support

Kirklees Council Housing Solutions

Help if you're homeless or at risk of homelessness

01484 221 350 | housing.solutions@kirklees.gov.uk

www.kirklees.gov.uk/beta/housing-and-homelessness.aspx#

Cost of Living Support

Schemes, support and advice that aid in keeping your house warm

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

Other Support

Kirklees Better Outcomes Partnership

Helping people live independently
07817 092 434 or 07977 394 793
www.kirkleesbetteroutcomespartnership.org

LEAP

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

Turn2us

Information on benefits and grants
www.turn2us.org.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

PayPlan

Debt advice
0800 316 1833
www.payplan.com/debtadvice

IASK

Support for asylum seekers, migrants and refugees
07702 382 647 | info@i-ask.co.uk
i-ask.co.uk

StepChange

Debt advice and money management
0800 138 1111
www.stepchange.org