

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

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

Leeds Citizens Advice and Law Centre
Advice on benefits, debt, housing and more
0808 278 7878 | www.citizensadviceleeds.org.uk

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

Citizens Advice Chapeltown
0808 278 7878 | info@chapeltowncab.org.uk
www.citizensadvice.org.uk/local/chapeltown

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

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
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

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
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

Other Support

GamCare Yorkshire & Humber
Support with gambling issues
0808 8020 133
gamcare.org.uk/Y&H

Turn2us
Information on benefits and grants
www.turn2us.org.uk

Stop Loan Sharks
Help with loan sharks
0300 555 2222
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

Our Way Leeds (16-25)
Accommodation support
0113 391 8000
www.ourwayleeds.org.uk

ENGAGE Leeds (18+)
Housing support
0113 380 7615
www.engageleeds.org.uk

Green Doctor
Energy efficiency advice
0808 168 3547
www.groundwork.org.uk/yorkshire/