

Worrying about money?

Support is available in Leeds



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

Anybody of working age and on a low income may be eligible for Universal Credit. Depending on your circumstances you may be entitled to claim **housing benefit**. If you are on a low income and struggling to pay your council tax, please contact the council to apply 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? The following organisations offer free and confidential advice.

LEEDS CITIZENS ADVICE & LAW CENTRE

Help with benefits, housing, employment problems, debt advice and more
0808 278 7878 (freephone)
www.citizensadviceleeds.org.uk

Help with options: 1 2 3 4 5 6

BETTER LEEDS COMMUNITIES

Help and support with benefits, housing, employment issues, debt and more
0113 275 4142
www.betterleeds.org.uk

Help with options: 1 2 3 4 5 6

LEEDS CITY COUNCIL WELFARE RIGHTS

Advice and support on a range of welfare benefits, help to complete claim forms and guidance and support when making appeals
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, letter writing, energy bill saving, income maximisation as well as guidance on housing matters, attend assessments and appeals
0113 235 0276

admin@egac.org

www.moneybuddies.org.uk

Help with options: 1 2 3 4 5 6

CITIZENS ADVICE CHAPELTOWN

Help with benefits, housing, employment problems, debt advice and more
0808 278 7878

info@chapeltowncab.org.uk

www.citizensadvice.org.uk/local/chapeltown

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-vincents-leeds

Help with options: 2 3

COMMUNITY HUBS

Free, confidential and tailored support and information under one roof. A great in-person starting point to get connected to a range of local services.

[moneyinformationcentre.leeds.gov.uk/
community-hubs-and-libraries](http://moneyinformationcentre.leeds.gov.uk/community-hubs-and-libraries)

East Leeds

The Compton Centre (Chapelton Hub),
Harehills Lane, Chapelton LS9 7BG

The Reginald Centre (Harehills Hub),
236 Chapelton Road, Harehills, LS7 3EX

Seacroft Hub,
1 Seacroft Avenue, Deacon House, LS14 6JD

Burmantofts Hub (Housing Leeds),
Rigton Lawn, LS9 7QA

Merrion House,
Woodhouse Lane, LS2 8LX

North Leeds

Moor Allerton Hub,
King Lane, Moor Allerton, LS17 5NY

Headingley Hub (Library),
North Lane, Headingley, LS6 3HG

Yeadon Hub (Library),
Town Hall Square, Yeadon, LS19 7PP

Holt Park Community Hub (Library),
Holt Dale Approach, Cookridge, LS16 7RX

Otley Hub (Library),
Nelson Street, LS21 1EZ

South Leeds

Dewsbury Road Community Hub (Beeston Hub),
190 Dewsbury Road, Beeston, LS11 6PF

Hunslet Hub (Library),
Waterloo Street, Hunslet, LS10 2NS

Morley Hub,
Commercial Street, Morley, LS27 8HZ

Rothwell Hub,
Marsh Street, Rothwell, LS26 0AE

St George's Centre (Middleton Hub),
St Georges Road, Middleton, LS10 4UZ

Beeston Hub (Library), Town Street, LS11 8PN
Leeds Kirkgate Market,

1875 Hall, Unit 280 and 282, LS2 7JH

West Leeds

Armley Hub, 2 Stocks Hill, LS12 1UQ

Bramley Hub (Library)
Hough Lane, LS13 3ND (Library Building)

Hawthornthwaite Hub
6 Broadway, Hawthornthwaite Wood, LS5 3PR

Pudsey Hub, Church Lane, LS28 7TY

Horsforth Hub
Town Street, Horsforth, LS18 5BL

Farsley Hub (Library), Old Road, LS28 5DH
Garforth Library and One Stop Centre
Lidgett Lane, LS25 1EH

Kippax Hub, Westfield Lane, LS25 7LY
Wetherby Library and One Stop Centre
Westgate, LS22 6LL

More Advice and Support

Help with Loan Sharks

Quick and discreet advice if you're involved with a loan shark or you are worried about someone else
0300 555 2222

www.stoploansharks.co.uk

GamCare Yorkshire and Humber

Support for anyone experiencing gambling harms

0808 8020 133 (24 hours a day)

yandh@gamcare.org.uk

gamcare.org.uk/Y&H

Leeds Credit Union

Straightforward and affordable financial services

0113 242 3343

www.leedscreditunion.co.uk

Green Doctor

Groundwork's Green Doctor service can help you to save money, energy and stay warm & well

0808 168 3547 or 0113 238 0601

greendotorleeds@groundwork.org.uk

www.groundwork.org.uk/yorkshire/

Christians Against Poverty

Debt counselling charity

0800 328 0006 | contact@capuk.org

www.capuk.org

ENGAGE Leeds (18+)

City-wide housing support service

0113 380 7615 | www.engageleeds.org.uk

referrals@engageleeds.org.uk (self refer)

Our Way Leeds (16-25)

Support and accommodation for people aged 16 to 25 living in Leeds

0113 391 8000 | www.ourwayleeds.org.uk

referrals@ourwayleeds.org.uk (self refer)

Turn2us

Information on benefits and grants

www.turn2us.org.uk

benefits-calculator.turn2us.org.uk

Helpline if no internet access: 0808 802 2000

Healthy Start

To help buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4.

(Also available for people with NRPF)

0300 330 7010 | healthy.start@nhsbsa.nhs.uk

Apply online: www.healthystart.nhs.uk

For Migrants with No Recourse to Public Funds (NRPF)

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

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk



East Leeds
Debt Forum



Leeds Food Aid Network



Interactive version:

www.worryingaboutmoney.co.uk/leeds

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback