

# 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](http://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 you find cheaper deals on things like gas and electricity 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 Job Seekers 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 offer free & confidential advice. Community Hubs are a great in-person starting point to get connected to a range of local services.

#### CITY WIDE

##### Citizens Advice Leeds

Help with benefits, housing, employment problems, debt advice and more  
0808 278 7878 (freephone)  
[www.citizensadviceleeds.org.uk](http://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 3498 | [www.betterleeds.org.uk](http://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](mailto:Welfare.Rights@leeds.gov.uk)  
[www.leeds.gov.uk/benefits/welfare-rights](http://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 help to complete applications, attend assessments and appeals  
0113 235 0276 | [www.moneybuddies.org.uk](http://www.moneybuddies.org.uk)

Help with options: 1 2 3 4 5 6

#### EAST LEEDS

##### Ebor Gardens Advice Centre

Advice on both debt and benefits  
0113 235 0276 | [admin@egac.org](mailto:admin@egac.org)

Help with options: 1 2 3 4 5 6

##### St Vincent's Support Centre

Activities and support including debt advice, counselling and more  
0113 248 4126 | [advice.leeds@svp.org.uk](mailto:advice.leeds@svp.org.uk)  
[www.svp.org.uk/microsite/st-vincent-leeds](http://www.svp.org.uk/microsite/st-vincent-leeds)

Help with options: 2 3

##### Community Hubs

Benefits and universal credit advance payments, money management, budgeting, housing and more  
[general.enquiries@leeds.gov.uk](mailto:general.enquiries@leeds.gov.uk)

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

**The Reginald Centre (Harehills Hub)**  
236 Chapelton Road, Harehills, LS9 7BG

**South Seacroft Hub**  
91-95 Moresdale Lane, Seacroft, LS14 6GG

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

**Osmondthorpe Hub**  
81a Wykebeck Mount, LS9 0JE

#### NORTH LEEDS

##### Community Hubs

Benefits and universal credit advance payments, money management, budgeting, housing and more  
[general.enquiries@leeds.gov.uk](mailto:general.enquiries@leeds.gov.uk)

##### Horsforth Hub

Town Street, Horsforth, LS18 5BL

##### Moor Allerton Hub

King Lane, Moor Allerton, LS17 5NY

##### Headingley Hub (Library)

North Lane, Headingley, LS6 3HG

##### Hawthornthwaite Hub

6 Broadway Wood, Hawthornthwaite, LS5 3PR

##### Yeadon Hub

Town Hall Square, Yeadon, LS19 7PP

##### Holt Park Community Hub (Library)

Holt Dale Approach, Cookridge, LS16 7RX

#### WEST LEEDS

##### Community Hubs

Benefits and universal credit advance payments, money management, budgeting, housing and more  
[general.enquiries@leeds.gov.uk](mailto:general.enquiries@leeds.gov.uk)

##### Armley Hub

Town Street, LS12 1UQ (Library Building)

#### SOUTH LEEDS

##### Community Hubs

Benefits and universal credit advance payments, money management, budgeting, housing and more  
[general.enquiries@leeds.gov.uk](mailto:general.enquiries@leeds.gov.uk)

##### Dewsbury Road Community Hub (Beeston Hub)

190 Dewsbury Road, Beeston, LS11 6PF

##### Hunslet Hub (Library)

Waterloo Street, Hunslet, LS10 2NS

##### Morley Hub

Queen Street, Morley, LS27 9DY

##### Rothwell Hub

Marsh Street, Rothwell, LS26 0AE

##### St George's Centre (Middleton Hub)

St Georges Road, Middleton, LS10 4UZ

##### Bramley Hub (Library)

Hough Lane, LS13 3ND (Library Building)

##### Hawthornthwaite Hub

6 Broadway, LS5 3PR

##### Pudsey Hub

Church Lane, LS28 7TY

# 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](http://www.stoploansharks.co.uk)

## GamCare

**Support with gambling issues**

0808 8020 133 or 0113 388 6466

[leedscommunitygamblingservice@gamcare.org.uk](mailto:leedscommunitygamblingservice@gamcare.org.uk)

[gamcare.org.uk](http://gamcare.org.uk)

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

## Leeds Credit Union

**Straightforward and affordable financial services**

0113 242 3343

[www.leedscreditunion.co.uk](http://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

[greenodoctorleeds@groundwork.org.uk](mailto:greenodoctorleeds@groundwork.org.uk)

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

## Christians Against Poverty

**Debt counselling charity**

0800 328 0006 | [contact@capuk.org](mailto:contact@capuk.org)

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

## ENGAGE Leeds (18+)

**City-wide housing support service**

0113 380 7615 | [www.engageleeds.org.uk](http://www.engageleeds.org.uk)

[referrals@engageleeds.org.uk](mailto: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](http://www.ourwayleeds.org.uk)

[referrals@ourwayleeds.org.uk](mailto:referrals@ourwayleeds.org.uk) (self refer)

## Turn2Us

**Information and financial support**

0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)

[benefits-calculator-2.turn2us.org.uk](http://benefits-calculator-2.turn2us.org.uk)

## Healthy Start Vouchers

**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)**

Apply online: [www.healthystart.nhs.uk](http://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](http://www.project17.org.uk)

### The Unity Project

**Support to have NRPF condition removed if applicable and other support**

[www.unity-project.org.uk](http://www.unity-project.org.uk)

## About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets).

The information on this leaflet was last updated on: 07/02/22



WEST LEEDS DEBT FORUM



East Leeds  
Debt Forum



Leeds Food Aid Network



Digital version:

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