

Worrying about money?

Support is available in Ryedale



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

People on low incomes may be able to get Housing Benefit, Discretionary Housing Payments (for working age residents on Universal Credit) and Council Tax Support from Ryedale District Council. All schemes will depend on your current circumstances.

Find out more at: www.ryedale.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 find cheaper deals on things like gas and electricity and make sure you're not missing out on things like 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 DWP. 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? For free and confidential advice

RYEDALE DISTRICT COUNCIL: BENEFITS

Advice on benefits, hardship payments and support schemes

01653 600 666

benefits@ryedale.gov.uk

www.ryedale.gov.uk/information/tax-benefits/benefits

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

CITIZENS ADVICE NORTH YORKSHIRE

Advice on debt, benefits, employment, housing and more

0808 278 7900

advice@northyorkslca.org.uk

www.citizensadvicehrs.org.uk/ryedale

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

Citizens Advice Help to Claim

Advice for claiming Universal Credit

0800 144 8444

www.citizensadvice.org.uk/benefits/universal-credit

WARM AND WELL IN NORTH YORKSHIRE

Advice and grants for people struggling to afford their energy bills

01609 767 555 | www.warmandwell.org.uk

www.warmandwell.org.uk

Help with option: **2**

AGE UK SCARBOROUGH AND DISTRICT

Advice and support for people aged 50+ and their families in the Ryedale area

01723 379 058

reception@ageukscarborough.org

www.ageuk.org.uk/scarboroughanddistrict

Help with options: **1 2**

STEP CHANGE

Debt advice and money management

0800 138 1111 | www.stepchange.org

Help with option: **3**

NATIONAL DEBTLINE

Advice on any aspect of debt

0808 808 4000 | www.nationaldebtline.org

Help with option: **3**

Other Support

North Yorkshire Local Assistance Fund

Help may be available to move into/remain in the community and to keep families under great pressure to stay together

01904 550 030

nylaf@familyfundsolutions.co.uk

www.northyorks.gov.uk/local-assistance-fund

Ryedale District Council: Housing

Support with housing including finding a home, homelessness and tenant and landlord information

01653 600 666 | housing@ryedale.gov.uk

www.ryedale.gov.uk/information/housing

Carers Plus Yorkshire (CSO)

Support for unpaid carers and the wider community

07922 421 326

communities@carersplus.net

www.carersplus.net

POMOC Community Scarborough and Ryedale

Information and advice for members of the Eastern European community

01723 368 710

www.citizensadviceScarborough.org.uk

Ryedale Community Transport CIO

Providing affordable, rural transport solutions for Ryedale residents

01653 698 888 | www.ryedalect.org

Ryedale Community Connect

A directory of financial support and mental health advice

communityconnect@ryedale.gov.uk

www.ryedale-community-connect.com

North Yorkshire Connect

Find local groups, services, or activities in your area

www.northyorkshireconnect.org.uk

Citizens Online

Free digital support line to help residents get started with technology and build confidence online

0808 196 5883

www.citizensonline.org.uk

Healthy Start Vouchers

Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4 and are on a low income

Apply online: www.healthystart.nhs.uk

Other Support

Turn2Us

Information and financial support

0808 802 2000
www.turn2us.org.uk
benefits-calculator-2.turn2us.org.uk

MoneyHelper

Advice to help improve your finances

0800 138 7777
0770 134 2744 (WhatsApp)
www.moneyhelper.org.uk

Friends of the Elderly

Grants for older people

0207 730 8263
www.fote.org.uk/contact-us

IDAS

Support for anyone experiencing or affected by domestic abuse or sexual violence

0808 2000 0247 (24/7)
www.idas.org.uk

Age UK

Information and advice service for older people, their families and carers

0800 678 1602
www.ageuk.org.uk

Christians Against Poverty (CAP)

Debt counselling

0800 328 0006
www.capuk.org

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

Citizens Advice Immigration Support

Support after you receive refugee status

www.citizensadvice.org.uk/immigration/after-you-get-refugee-status

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. The information on this leaflet was last updated on 15/02/22

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback

RYEDALE
DISTRICT
COUNCIL



Digital version



www.worryingaboutmoney.co.uk/ryedale