




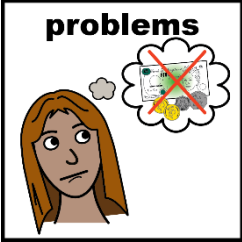













	<h2>Are you worried about money or about being in debt?</h2>
<p>no money</p> 	<p>There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.</p>
<p>ask for information</p> 	<p>Here is some information on the ways to contact people for help and advice with your money problems if you live in Craven.</p>
<p>housing support</p> 	<h3>Council tax and housing costs</h3> <p>If you are finding it hard to pay your council tax or housing costs, you may be able to get housing benefit, or help to pay council tax.</p> <p>Contact Craven District Council or Citizens Advice</p>
<p>address and telephone</p> 	<p>Craven District Council Phone – 01756 700 600 Email – contactus@cravendc.gov.uk Website – www.cravendc.gov.uk</p>

<p>address and telephone</p> 	<p>Citizens Advice Craven and Harrogate Districts Phone – 0808 278 7900 Website – www.cany.org.uk Website – www.citizensadvice.org.uk</p>
<p>problems</p> 	<p>Making your money go further Anyone who is worried about money can get a free benefit check. This will make sure you are getting the right amount of money and get advice on other ways to save money. For example, cheaper gas or electricity or free school meals.</p> <p>Contact Craven District Council and Citizens Advice</p>
<p>address and telephone</p> 	<p>Craven District Council Phone – 01756 700 600 Email – contactus@cravencd.gov.uk Website – www.cravencd.gov.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Craven and Harrogate Districts Phone 0808 278 7900 Website – www.cany.org.uk Website – www.citizensadvice.org.uk</p>
<p>money advice</p> 	<p>Debt advice If you are in debt or owe money, you can get help and advice about ways to pay off your debts each month.</p> <p>Contact Craven District Council or Citizens Advice or Christians Against Poverty</p>

<p>address and telephone</p> 	<p>Craven District Council Phone – 01756 700 600 Email – contactus@cravencd.gov.uk Website – www.cravencd.gov.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Craven and Harrogate Districts Phone 0808 278 7900 Website – www.cany.org.uk Website – www.citizensadvice.org.uk</p>
<p>address and telephone</p> 	<p>Christians Against Poverty Phone – 0800 328 0006 Website www.capuk.org</p>
<p>money advice</p> 	<p>Benefit help</p> <p>If you have made a new claim for benefits you might be able to get money in advance to pay for things like rent or food. This money is a loan and must be paid be back. It will be taken from your benefits once they start, so make sure you talk to someone before you ask for an advance benefit payment.</p> <p>Contact Craven District Council or Citizens Advice</p>
<p>address and telephone</p> 	<p>Craven District Council Phone – 01756 700 600 Email – contactus@cravencd.gov.uk Website – www.cravencd.gov.uk</p>

<p>address and telephone</p> 	<p>Citizens Advice Craven and Harrogate Districts Phone – 0808 278 7900 Website – www.cany.org.uk Website – www.citizensadvice.org.uk</p>
<p>no money</p> 	<p>Hardship payment If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department of work and Pensions). These payments are not made straight away and not everyone will be able to get one.</p> <p>Contact Craven District Council or Citizens Advice</p>
<p>address and telephone</p> 	<p>Craven District Council Phone – 01756 700 600 Email – contactus@cravencd.gov.uk Website – www.cravencd.gov.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Craven and Harrogate Districts Phone – 0808 278 7900 Website – www.cany.org.uk Website – www.citizensadvice.org.uk</p>
<p>amount of money</p> 	<p>If you get a hardship payment for Universal Credit you will need to pay this money back.</p> <p>If you get a hardship payment for Jobseeker’s Allowance or Employment support allowance, you do not need to pay this money back.</p>



Challenge a decision

You can challenge a decision about your benefits. This may be because they have been stopped or reduced. Or you have been refused benefits or told you have been overpaid. You will have to make this challenge within one month.

Contact Craven District Council and Citizens Advice



Craven District Council

Phone – 01756 700 600

Email – contactus@cravencd.gov.uk

Website – www.cravencd.gov.uk



Citizens Advice Craven and Harrogate Districts

Phone – 0808 278 7900

Website – www.cany.org.uk

Website – www.citizensadvice.org.uk



For advice claiming Universal Credit

Contact – Citizens Advice help to claim

Phone – 0800 1448444

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



For help if you are homeless or at risk of being homeless

Contact – Craven District Council Housing Options Team

Phone – 01756 706 475 or 01653 699 392

Email – housing@cravencd.gov.uk

Website –

www.cravencd.gov.uk/housing/homelessness/homeless-or-at-risk-of-homeless



Advice and help for older people, their families and carers

Contact – Age UK North Craven

Phone – 01729 823066

Email – info@ageuknorthcraven.org

Website - www.ageuk.org.uknorthcraven



For information, advice and support for carers (this includes help to apply for benefits and carers assessments)

Contact –Carers' Resource

Phone – 0808 501 5939

Website – www.carersresource.org



For help to move into the community or stay in the community and keep families together

Contact – North Yorkshire Local Assistance Fund

Phone – 01904 550 030

Email – nylaf@familyfundservices.co.uk

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




For support if you or anyone you know is affected by domestic abuse or sexual violence

Contact – IDAS

Phone – 03000 110 110


Email – info@idas.org.uk

Website – www.idas.org.uk

<p>address and telephone</p> 	<p>For advice if you are finding it hard to pay for gas or electricity</p> <p>Contact – Warm and Well in North Yorkshire Phone – 01609 767 555 Email – wnw@northyorksica.org.uk Website – www.warmandwell.org.uk</p>
<p>address and telephone</p> 	<p>For help to buy to fruit, vegetables and milk if you are pregnant or have a child under 4 years of age and are on a low income.</p> <p>Contact – Healthy Start Vouchers Phone – 0300 330 7010 Email – healthy.start@nhsbsa.nhs.uk Website – www.healthystart.nhs.uk</p>
<p>address and telephone</p> 	<p>For free independent debt advice</p> <p>Contact – National Debtline Phone – 0808 808 4000 Website – www.nationaldebtline.org</p>
<p>address and telephone</p> 	<p>For help and advice with money if you live in Leeds, Wakefield, Harrogate or Craven</p> <p>Contact – Leeds Credit Union Phone – 0113 242 3343 Website – www.creditunion.co.uk</p>
<p>address and telephone</p> 	<p>For information and help with money</p> <p>Contact – Turn2Us Phone – 0808 802 2000 Website – www.turn2us.org.uk</p>

	<p>For migrants with no Recourse to Public Funds (NRPF) Who need advice on housing and money for families with children</p> <p>Contact – Project 17 Phone – 07963 509 044 Website – www.project17.org.uk</p>
	<p>For help to remove NRPF removed and any other support with this</p> <p>Contact – The Unity Project Website - www.unity-project.org.uk</p>

With thanks to

 **easy on the i** for the use of their image bank



Exclusively Inclusive for making this information in Easy Read

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations at the top of this leaflet.

You can access the Worrying about Money leaflets at www.foodaidnetwork.org.uk/cash-first-leaflets

This information was last updated on 02/02/2023