

# Worrying about money?

Support is available in Craven



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 and Council Tax Support. All schemes will depend on your current circumstances.

**Find out more:** [www.cravendc.gov.uk/benefits-and-advice](http://www.cravendc.gov.uk/benefits-and-advice)

### 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 help with managing your gas and electricity bills 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 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? For free and confidential advice

### CRAVEN DISTRICT COUNCIL

**Help if you are struggling to pay your council tax and housing costs**

01756 700 600  
[contactus@cravendc.gov.uk](mailto:contactus@cravendc.gov.uk)  
[www.cravendc.gov.uk](http://www.cravendc.gov.uk)

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

### CHRISTIANS AGAINST POVERTY

**Free debt counselling service for anyone in financial difficulty regardless of their religious beliefs**

0800 328 0006 | [www.capuk.org](http://www.capuk.org)

**Help with option:** 3

### NORTH YORKSHIRE CITIZENS ADVICE: CRAVEN AND HARROGATE DISTRICT

**Advice on debt, benefits, employment, housing and more**

0808 278 7900  
[www.cany.org.uk](http://www.cany.org.uk)  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**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](http://www.citizensadvice.org.uk/benefits/universal-credit)

### Craven District Council Housing Options Team

**Help if you are homeless or at risk of homelessness**

01756 706 475 | 01653 699 392  
[housing@cravendc.gov.uk](mailto:housing@cravendc.gov.uk)  
[www.cravendc.gov.uk/housing/homelessness/homeless-or-at-risk-of-homelessness](http://www.cravendc.gov.uk/housing/homelessness/homeless-or-at-risk-of-homelessness)

### Age UK North Craven

**Support and advice for older people, their families and carers**

01729 823 066  
[info@ageuknorthcraven.org](mailto:info@ageuknorthcraven.org)  
[www.ageuk.org.uk/northcraven](http://www.ageuk.org.uk/northcraven)

### Carers' Resource

**Information, advice and support carers' including help to apply for benefits and carers' assessments**

0808 501 5939  
[www.carersresource.org](http://www.carersresource.org)

### 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@familyfundservices.co.uk](mailto:nylaf@familyfundservices.co.uk)  
[www.northyorks.gov.uk/local-assistance-fund](http://www.northyorks.gov.uk/local-assistance-fund)

### IDAS

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

0300 011 0110 | [info@idas.org.uk](mailto:info@idas.org.uk)  
[www.idas.org.uk](http://www.idas.org.uk)

### Warm and Well in North Yorkshire

**Advice and grants for people struggling to afford their energy bills**

01609 767 555  
[wnw@northyorkslca.org.uk](mailto:wnw@northyorkslca.org.uk)  
[www.warmandwell.org.uk](http://www.warmandwell.org.uk)

## Other Support

### 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**  
0300 330 7010 | [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

### National Debtline

**Free and independent debt advice**  
0808 808 4000  
[www.nationaldebtline.org](http://www.nationaldebtline.org)

### Leeds Credit Union

**Affordable financial services to people in Leeds, Wakefield, Harrogate and Craven**  
01132 423 343  
[www.leedscreditunion.co.uk](http://www.leedscreditunion.co.uk)

### Turn2Us

**Information and financial support**  
0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.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 02/02/23

**Feedback?** What did you find useful about this guide?  
[www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)



Digital Leaflet



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