

# Worrying about money?

Support is available in York



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

Emergency financial support is available from York Financial Assistance Scheme (YFAS), including for food, gas, electricity and other essentials. People on low incomes may be eligible for Council Tax Support and Discretionary Housing Payments from the council. This will depend on your current circumstances.

Find out more at: [www.york.gov.uk/benefits](http://www.york.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 internet, phone and insurance and make sure you're not missing out on things like free school meals and prescriptions.

### 3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts, access grants and other financial support 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

#### CITY OF YORK COUNCIL BENEFITS ADVICE

Advice and support to help residents claim the benefits they may be entitled to  
01904 552 044 | [www.york.gov.uk/benefits](http://www.york.gov.uk/benefits)  
[incomeservices@york.gov.uk](mailto:incomeservices@york.gov.uk)

Help with options: 1 2 4 5 6

#### CITIZENS ADVICE YORK

Advice on debt, benefits, employment, housing and more  
0808 278 7895  
[www.citizensadviceyork.org.uk](http://www.citizensadviceyork.org.uk)

Help with options: 1 2 3 4 5 6

#### CHRISTIANS AGAINST POVERTY

Advice and support for people with problem debt  
0800 328 0006 | [york@capuk.org](mailto:york@capuk.org)  
[www.capuk.org](http://www.capuk.org)

Help with option: 3

#### PEASHOLME CHARITY

Advice on benefits, handling claims and housing issues  
01904 466 866 | [info@peasholmecharity.org](mailto:info@peasholmecharity.org)  
[www.peasholmecharity.org.uk](http://www.peasholmecharity.org.uk)

Help with options: 1 2 4 5

#### AGE UK YORK

Help and support for people who are state pension age and older  
01904 634 061 | [www.ageuk.org.uk/york](http://www.ageuk.org.uk/york)  
[ageukyork@ageukyork.org.uk](mailto:ageukyork@ageukyork.org.uk)

Help with options: 1 2 4 5

#### OLDER CITIZENS ADVOCACY YORK

Support with benefits for people over 50  
01904 676 200 | [info@ocay.org.uk](mailto:info@ocay.org.uk)  
[oldercitizensadvocacyyork.org.uk](http://oldercitizensadvocacyyork.org.uk)

Help with options: 1 2 6

#### YORK CARERS CENTRE

Support for unpaid carers of all ages  
01904 715 490  
[enquiries@yorkcarerscentre.co.uk](mailto:enquiries@yorkcarerscentre.co.uk)  
[www.yorkcarerscentre.co.uk](http://www.yorkcarerscentre.co.uk)

Help with options: 1 2 6

#### JRHT MONEY & BENEFITS ADVISORS

High quality, proactive money, benefits and debt advice  
0800 587 0211 | [mba@jrht.org.uk](mailto:mba@jrht.org.uk)

Help with options: 1 2 3 4 5 6

#### YORK ENERGY ADVICE

Support on energy issues if on low income, aged 65+, or experiencing long-term physical or mental health condition  
01904 922 249 | [yorkenergyadvice.org.uk](http://yorkenergyadvice.org.uk)  
[info@yorkenergyadvice.org.uk](mailto:info@yorkenergyadvice.org.uk)

Help with options: 1 2

#### FAMILY WELLBEING SERVICE

Help to families struggling with any issues which may affect their housing or have a negative impact on their children's wellbeing

07391 868 741  
[ginny.barker@commlinks.co.uk](mailto:ginny.barker@commlinks.co.uk)

Help with options: 1 2

## Other Support

### City of York Council Housing Options Team

Housing Options offer advice and information if you're at risk of homelessness or worried about your housing

01904 554 500

housing.options@York.gov.uk

www.york.gov.uk/HousingOptions

### 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 (Also available for people with NRPF)

0300 330 7010

healthy.start@nhsbsa.nhs.uk

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

### StepChange

Debt advice and money management

0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

### Local Area Coordinators

Help to stay safe, well, independent and connected to your local community

[www.york.gov.uk/LocalAreaCoordination](http://www.york.gov.uk/LocalAreaCoordination)

### Livewell York

Information and money advice

[www.livewellyork.co.uk/talkmoney](http://www.livewellyork.co.uk/talkmoney)

### York Mind

Provides a range of services for anyone affected by mental ill-health or emotional distress

01904 643 364

[office@yorkmind.org.uk](mailto:office@yorkmind.org.uk)

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

### 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)

## 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)

### Refugee Action York

Support for asylum seeker, refugee and migrants

07510 544 692

[info@refugeeactionyork.org](mailto:info@refugeeactionyork.org)

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

## 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 29/08/23

**Feedback?** What did you find useful about this guide?

[www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)



Digital Leaflet



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