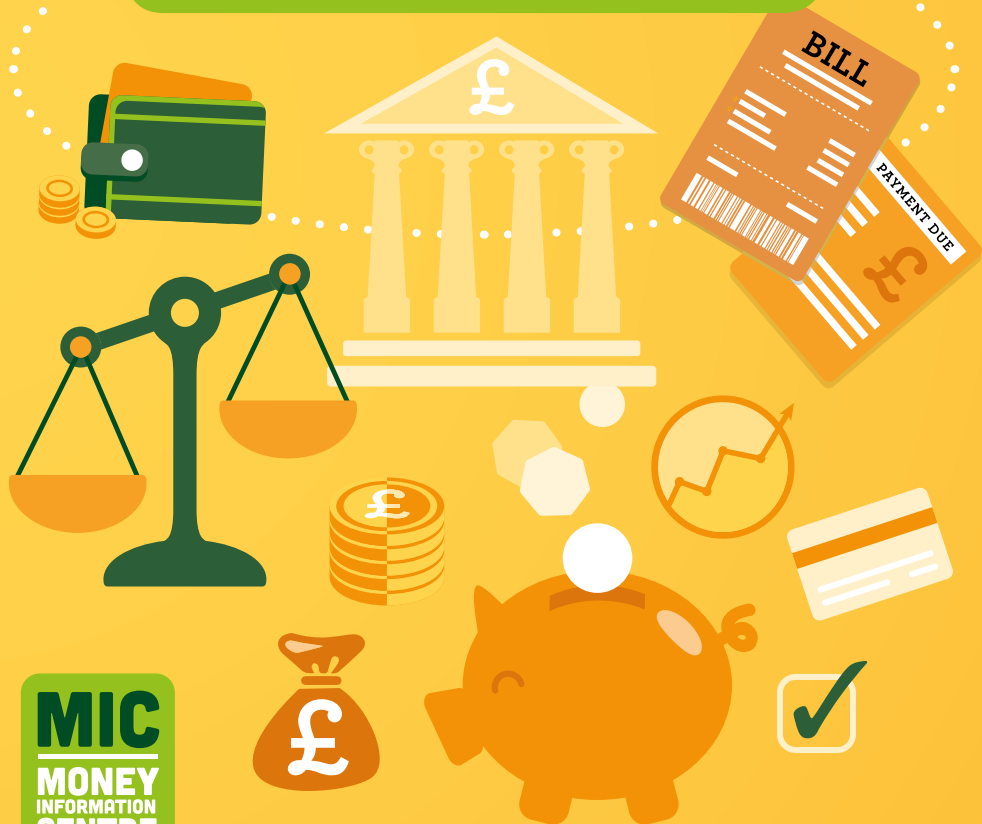


# HELP WITH MANAGING YOUR MONEY



July 2016

Helping Leeds people with money problems

# Who is this leaflet for?

If you are worried about money, debt, struggling to pay bills or thinking of taking out a loan, this leaflet provides details of the various organisations and agencies in Leeds that offer free help and advice on money, debt, budgeting, reducing bills and affordable loans.

	Page
<b>BENEFIT, DEBT AND LEGAL ADVICE</b>	<b>3</b>
<b>AFFORDABLE CREDIT AND BANKING SERVICES</b>	<b>19</b>
<b>HOME BUDGETING AND FINANCIAL LITERACY ADVICE</b>	<b>23</b>
<b>FURTHER SUPPORT</b>	<b>25</b>

Please note, this leaflet is available in large print, Braille, audio, or a community language.  
Please contact your local One Stop Centre for details.

To download a copy of this leaflet please visit [www.leedsmic.org.uk](http://www.leedsmic.org.uk)

## PLEASE NOTE:

All opening times throughout this leaflet were current at the time of printing (July 2016) – please check prior to your visit as these may have changed.

Leeds City Council, Financial Inclusion Team

☎ 0113 247 5126    ✉ [financial.inclusion@leeds.gov.uk](mailto:financial.inclusion@leeds.gov.uk)

# BENEFIT, DEBT AND LEGAL ADVICE



The following agencies offer free, independent, and confidential advice covering a wide range of issues associated with welfare benefits, personal debt, and affordable credit. Many of the agencies operate a drop in service, appointments, home visiting and community based advice surgeries.

**MIC**  
MONEY  
INFORMATION  
CENTRE

Please note that the agencies offer different services and advice, a short description of the type of help you can expect is provided. For more information please contact the relevant service directly.

# National support, online and telephone

## Adviceguide

Adviceguide from Citizens Advice provides people with round-the-clock access to CAB information on their rights – including benefits, debt, housing, employment, consumer and legal issues.

🌐 [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## Civil Legal Advice (CLA)

Provides information on where to get legal advice and help with legal problems.

☎ 0345 345 4345

🌐 [www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice)

🕒 Mon–Fri: 9.00am–8.00pm  
Sat: 9.00am–12.30pm

You can text ‘legalaidd’ and your name to 80010 to get a call back. This costs the same as a normal text message.

You can also get help from CLA for concerns about:

- debt, if your home is at risk
- housing
- domestic abuse

- family, if you’ve been in an abusive relationship
- special educational needs
- discrimination
- issues around a child being taken into care

This online tool allows people to assess if they are eligible for Legal Aid:

🌐 [www.gov.uk/check-legal-aid](http://www.gov.uk/check-legal-aid)

## National Debt Line

A telephone advice and information service for individuals experiencing debt and financial difficulties.

An interactive online advice service called ‘My Money Steps’ is also available for personalised help with your debts.

☎ 0808 808 4000

🌐 [www.nationaldebtline.org](http://www.nationaldebtline.org)

🌐 [www.mymoneysteps.org](http://www.mymoneysteps.org)

🕒 Mon–Fri: 9.00am–9.00pm  
Sat: 9.30am–1.00pm

## Shelter

This service helps people understand their housing rights and options.

- ☎ 0300 330 1234 (less than local rate)
- ✉ [info@shelter.org.uk](mailto:info@shelter.org.uk)
- 🌐 [www.shelter.org.uk](http://www.shelter.org.uk)
- 🕒 Mon–Fri: 9.00am–5.00pm

## StepChange Debt Charity

A national charity which provides free debt advice either over the telephone or online, to help transform the lives of those struggling with the stress and worry of problem debt.

- ☎ 0800 138 1111 (Free from all landlines and mobiles)
- 🌐 [www.stepchange.org](http://www.stepchange.org)
- 🕒 Mon–Fri: 8.00am–8.00pm  
Sat: 8.00am–4.00pm

## Stop Loan Sharks

Offers confidential help and advice for people under threat and struggling to repay a debt to illegal money lenders (loan sharks).

- ☎ 0300 555 2222
- ✉ [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)
- 📱 Text: loan shark (+ your message) to 60003

## The Money Advice Service

Offers clear, unbiased, money advice that you can access by telephone or online. Their website provides interactive tools and information on a range of issues – from budgeting to savings, credit and borrowing, mortgages, insurance, debt and retirement planning, as well as managing life changes such as starting a family or losing a job.

- ☎ 0300 500 5000
- ✉ [enquiries@moneyadvice.service.org.uk](mailto:enquiries@moneyadvice.service.org.uk)
- 🌐 [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)
- 🕒 Mon–Fri: 8.00am–8.00pm  
Sat: 9.00am–1.00pm

## Turn2us

Helps people in financial hardship to gain access to welfare benefits, charitable grants and other support services.

- 🌐 [www.turn2us.org.uk](http://www.turn2us.org.uk)



## WaterSure

The WaterSure scheme is available for certain customers with a water meter. It allows them to have their bills capped to ensure that they don't cut back on how much water they use, just because they are worried about paying their bill.

🌐 [www.ofwat.gov.uk/  
consumerissues/assistance/  
watersure](http://www.ofwat.gov.uk/consumerissues/assistance/watersure)

## Yorkshire Water

Offers a number of schemes aimed at helping vulnerable customers and those struggling with debt. A new Water Support tariff is available and is designed to help customers whose annual bill is more than the average and are living on low incomes.

Yorkshire Water also has a registered charity called the Community Trust to help people in cases of extreme financial hardship.

## Yorkshire Water Community Trust

Freepost BD3074  
Bradford BD3 7BR

☎ 0845 124 24 26

🌐 [www.yorkshirewater.com](http://www.yorkshirewater.com)

## Other Utilities

All customers can receive impartial advice on how to use energy more efficiently, as well as advice on managing bill payment and debt. Contact your energy supplier direct.

## Better Homes Yorkshire

Better Homes Yorkshire can help you:

- save money on rising gas and electricity bills
- provide warmer and healthier homes for your family to live in
- improve the appearance of your property
- reduce draughts and replace old inefficient boilers
- provide expert energy advice so you use less, waste less and pay less for energy

To find out more about the latest offers and most current Government funding available, visit the Better Homes website.

☎ 0800 597 1500 or  
0113 897 0977 and speak  
to an energy expert

🌐 [www.betterhomes  
yorkshire.co.uk/leeds](http://www.betterhomesyorkshire.co.uk/leeds)

# Local support – online, telephone and face to face

## **Advice Service in Children’s Centres**

Families with a child under age five, pregnant women and their partners, can access advice from Children’s Centres across Leeds. For advice on benefits, tax credits, debt problems, housing, rights at work, immigration or discrimination problems, call to make an appointment.

☎ 0113 275 3498

(This service is provided by Better Leeds Communities Advice Service)

## **Advice Service in Primary Care (GP practices and Health Centres)**

There are advice sessions in 20 GP practices/Health Centres located across Leeds. These are available to everyone who is either a registered patient or a local resident, but specifically aimed at people with long-term conditions and/or disabilities. Appointments can be booked via the CAB (page 10), Welfare

Rights Unit (page 13), or ask at your GP/Health Centre reception.

## **Advonet: Advocacy Support**

Culturally sensitive, bilingual advocacy, information and practical assistance in over 13 community languages covering debt, benefits and entitlements, housing, home improvements and access to health and social care services. Advonet work with all Black and Minority Ethnic (BME) communities, including refugees, asylum seekers, Roma and other Eastern European migrants.

233-237 Roundhay Road  
Leeds LS8 4HS

☎ 0113 235 1877

🕒 Drop-ins: Mon, Tues  
10.00am–3.00pm  
– ring to find out about  
outreach surgeries

## Age UK – Leeds Information and Advice

Provide help and advice on a wide range of issues for people of pension age including benefits, debt advice, housing options and consumer issues.

Bradbury Building

Mark Lane

Leeds LS2 8JA

☎ 0113 389 3004

✉ [frontofhouse@ageukleeds.org.uk](mailto:frontofhouse@ageukleeds.org.uk)

🌐 [www.ageuk.org.uk/leeds](http://www.ageuk.org.uk/leeds)

🕒 Mon–Thu: 9.00am–4.30pm

Fri: 9.00am–4.00pm

## Archway

Advice on benefits, debt and housing for young people aged 16-25 years. The Resource Centre is open and staffed for drop-in as detailed below:

95 Roundhay Road

Leeds LS8 5AQ

☎ 0113 383 3900

✉ [archway@renew-leeds.co.uk](mailto:archway@renew-leeds.co.uk)

🌐 [www.renewleeds.co.uk](http://www.renewleeds.co.uk)

🕒 Mon, Thu: 10.00am–12.00pm: One-to-one support\* 12.00pm–2.00pm: Closed\*\* 2.00pm–6.00pm: Open Access Drop In  
Tue: 10.00am–12.00pm: One-to-one support\*

12.00pm–2.00pm: Closed\*\*

2.00pm–8.00pm:

Open Access Drop In

Wed: Closed \*\*

Fri: 10.00am–12.00pm:

One-to-one support\*

12.00pm–2.00pm: Closed\*\*

2.00pm–5.00pm:

Open Access Drop In

\* Telephone, memberships, appointments

\*\* appointments only

## ASHA Neighbourhood Project

Provides advice on welfare benefits, housing, debt prevention, immigration and information, advice and guidance.

43 Stratford Street

Leeds LS11 6JG

☎ 0113 270 4600

✉ [info@ashaleeds.org.uk](mailto:info@ashaleeds.org.uk)

🕒 Mon–Thu: 9.00am–5.00pm

Fri: 9.00am–4.30pm

## Belle Isle Tenant Management Organisation

Provides help and advice to tenants experiencing difficulty paying their rent. BITMOs GATE, is a resource centre open to all; offering help, support and advice to jobseekers, including access to Citizens Advice Bureau and a Financial Inclusion Officer.



The centre has five public access PCs and free Wi-Fi.

Aberfield Gate

Belle Isle

Leeds LS10 3QH

☎ 0113 378 2188/0800 3895503

✉ [bitmo.enquiries@belleisleto.co.uk](mailto:bitmo.enquiries@belleisleto.co.uk)

🕒 Mon, Tue, Thu:  
9.00am–5.00pm  
Wed: 9.00am–1.00pm  
Fri: 9.00am–4.00pm

### **Better Leeds Communities**

Offers free help and advice on a range of issues including benefits, debt advice and housing. Advice is also available via video, face to face, email and phone channels.

The Burley Lodge Centre  
42-46 Burley Lodge Road  
Leeds LS6 1QF

☎ 0113 275 4142

✉ [advice@betterleeds.org.uk](mailto:advice@betterleeds.org.uk)  
🌐 [www.betterleeds.org.uk](http://www.betterleeds.org.uk)

🕒 Mon–Fri: 9.00am–4.00pm

### **Citizens Advice Leeds**

Provides free, independent and confidential advice and information on a wide range of subjects including benefits, debt, employment and housing.

- Appointments are available at venues across Leeds.
- Debt Advisers are available for telephone and face to face advice.
- Pensions guidance appointments are available across Leeds and Bradford – 0113 281 6738.

For more information telephone or call in Monday to Friday, 9am to 5pm, or check out the website any time.

31 New York Street  
Leeds LS2 7DT

☎ Adviceline: 0113 223 4400  
🌐 [www.citizensadviceleeds.org.uk](http://www.citizensadviceleeds.org.uk)

🕒 Mon–Fri: 9.00am–5.00pm

### **Money Advice Team – Citizens Advice Leeds**

Debt Advisers are available for telephone and face to face advice. Appointments are available at venues across Leeds.

For more information telephone or call in Monday to Friday, 9am to 5pm, or check out the website any time.

☎ Adviceline: 0113 223 4400  
🌐 [www.citizensadviceleeds.org.uk](http://www.citizensadviceleeds.org.uk)

🕒 Mon–Fri: 9.00am–5.00pm

### **Citizens Advice Bureau – Chapelton CAB**

Willow House  
New Roscoe Buildings  
Cross Francis Street  
Leeds  
LS7 4BZ

☎ 0113 223 4400 / 237 4894

🕒 Mon: 9.00am–5.00pm  
Tue: 9.00am–7.00pm  
Wed: 9.15am–12.00 noon and  
3.30pm–5.00pm  
Thu: 9.00am–5.00pm  
Fri: 9.00am–5.00pm

### **Learning Difficulties and Disabilities Case Worker**

Information, advice and support with a range of issues and for people with a learning disability and their carers. The service covers but is not limited to benefit advice, money advice, consumer advice, employment and housing advice.

🕒 Mon–Fri: 9.00am–4.30pm at  
Chapelton Citizens Advice  
Homevisits are also available  
upon request.

Contact: Kate Huthwaite  
☎ 0113 262 2281  
✉ [kate.huthwaite@  
chapeltoncab.org.uk](mailto:kate.huthwaite@chapeltoncab.org.uk)

### **Autism Outreach Adviser**

Free, confidential, independent, impartial advice to clients and carers of people on the autistic spectrum. The service is delivered as a drop in service as follows:

🕒 Tue: 1.30–7.00pm  
Leeds Autism Hub  
🕒 Thu: 3.00–6.00pm  
Vale Circles Hub

Home visits are also available upon request. Referrals (including self-referrals) accepted by email/telephone.

Contact: Ian Dooley  
☎ 0113 262 2281  
✉ [ian.dooley@chapeltoncab.  
org.uk](mailto:ian.dooley@chapeltoncab.org.uk)

### **Citizens Advice Bureau – Telephone Gateway**

Advises people which agencies/ organisations from across Leeds can best help, dependent on the nature of your enquiry.

☎ 0113 223 4400  
🕒 Mon–Fri: 9.00am–5.00pm

### **Citizens Advice Bureau – Mental Health Outreach Services**

Leeds CAB provides advice about a range of mental

health hospitals, day centres and community mental health services across Leeds. This service is for people experiencing mental health problems, their carers and family members. Appointments must be booked in advance.

☎ 0113 223 4400

### **Council Tax and other Council Debt**

Advice and help if you have problems paying your Council Tax or any other debt you owe to the Council.

☎ 0113 376 0364

✉ [ctax.recovery@leeds.gov.uk](mailto:ctax.recovery@leeds.gov.uk)

### **DIAL Leeds (Disability Information and Advice Line services)**

DIAL Leeds telephone helpline provides information and advice for disabled people so they are aware of their legal rights and become active members of society and local communities. The service covers disability information and advice, welfare benefits advice and casework including help with appeals and tribunal representation.

The Mary Thornton Suite  
Armley Grange Drive  
Leeds LS12 3QH

☎ 0113 467 6980

🌐 [www.dial-leeds.org.uk](http://www.dial-leeds.org.uk)

🕒 Mon, Tue, Thu, Fri:  
10.30am–3.30pm – all other times an answerphone service is available.

### **Ebor Gardens Advice Centre**

Provides free, confidential, impartial and independent debt advice, as well as the Leeds Money Buddy service. Money buddies provide one to one home budgeting and financial literacy assistance.

Haslewood Hub  
93 Haslewood Drive  
Leeds LS9 7UP

☎ 0113 235 0276

✉ [admin@egac.org](mailto:admin@egac.org)

🌐 [www.eborgardensadvicecentre.weebly.com](http://www.eborgardensadvicecentre.weebly.com)

🌐 [www.leedsmoneybuddies.weebly.com](http://www.leedsmoneybuddies.weebly.com)

🕒 Mon, Tue, Fri:  
9.00am–3.00pm  
Wed, Thu: 10.00am–12.00 noon (emergency drop-in)

## Energy Saving Trust

For independent information on saving energy and money in your home visit the Energy Saving Trust.

☎ Helpline – 0300 123 1234  
🌐 [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

## GIPSIL (Gipton Supported Independent Living Limited)

GIPSIL's Advice Service provides free, independent generalist advice in welfare benefits and housing. Support and housing is primarily for young people and young parents aged 16 to 25 years across east and north east Leeds. Specialist support is provided to care leavers citywide. They also facilitate a weekly domestic violence support group supported by a crèche facility. Their 'Opportunity Shops' offer tailored support to participants seeking employment and associated skills.

GIPSIL Family and Support Centre

1 Woodfield Court  
Leeds LS8 3NT

☎ 0113 248 1813  
🌐 [www.gipsil.org.uk](http://www.gipsil.org.uk)  
🕒 Mon–Fri: 9.30am–4.30pm

## Home Heat

Advice and benefits for older people.

☎ 0800 33 66 99

## Housing Leeds

Offers help and advice for tenants experiencing difficulty paying their rent, and can refer them to other agencies. Visit your local Housing Office or One Stop Centre.

☎ 0113 376 0410  
🌐 [www.leeds.gov.uk/onestopcentres](http://www.leeds.gov.uk/onestopcentres)

For a list of all Housing Offices and OSCs see page 14.

## Housing Options, Leeds City Council

A service for people who are homeless, threatened with homelessness or in some form of housing need. Advice is offered on preventing homelessness, housing assessment and re-housing, which may include budget and debt advice.

Housing Options  
1st Floor, 2 Great George Street  
Leeds LS2 8BA

☎ 0113 222 4412  
✉ [housing.options@leeds.gov.uk](mailto:housing.options@leeds.gov.uk)

## Leeds Library and Information Service

All libraries act as a 'Money Information Centre' (MIC) signposting facility, so further information and help is available at your local library. All library buildings have WiFi and public computer access.

## St Vincent's Support Centre

Provides a free and confidential debt service offering information, advice and support to clients on a low income in Leeds. This includes budgeting and fuel poverty advice. Appointment and telephone advice available.

Curtis Building  
4 Berking Avenue, off York Road  
Leeds LS9 9LF

☎ 0113 248 4126

✉ [advice@stvincents-svp.org.uk](mailto:advice@stvincents-svp.org.uk)  
(advice)

✉ [hello@stvincents-svp.org.uk](mailto:hello@stvincents-svp.org.uk)  
(general)

🌐 [www.stvincents-svp.org.uk](http://www.stvincents-svp.org.uk)

🕒 Mon-Fri: 9.00am-4.30pm

On Mondays 10.30am-12.30pm debt advice is available on a drop in basis, no appointment needed.

## Tenant Content Insurance Scheme

This scheme offers low cost, zero-contract and zero-excess insurance to Leeds City Council tenants. The scheme is commissioned through the Northern Housing Consortium and is run by Marsh Ltd and Royal Sun Alliance. It is available for all LCC tenants and offers many benefits – particularly, the zero-excess.

🌐 [www.leeds.gov.uk/residents/Pages/Arrange-home-contents-insurance.aspx](http://www.leeds.gov.uk/residents/Pages/Arrange-home-contents-insurance.aspx)

## Welfare Rights Unit

Information, advice and assistance to claim welfare benefits. To talk to a Welfare Rights Worker call the advice line – 376 0452 – in the first instance. You may then be offered a face to face appointment or a home visit.

☎ 0113 376 0452

## Universities

### Leeds Beckett University – Money Advice Team

Impartial and confidential advice for current and prospective Leeds Beckett University students including student funding, budgeting, debt and benefit entitlement.

Rose Bowl  
Leeds Beckett University  
Leeds LS1 3HE

☎ 0113 812 5593  
🌐 [www.leedsbeckett.ac.uk/moneyadvice](http://www.leedsbeckett.ac.uk/moneyadvice)

### Leeds Trinity University

For registered students of Leeds Trinity University:

Student Adviser  
Leeds Trinity University  
Brownberrie Lane  
Leeds LS18 5HD

☎ 0113 283 7173  
✉ [studentsupport@leedstrinity.ac.uk](mailto:studentsupport@leedstrinity.ac.uk)  
🌐 [www.leedstrinity.ac.uk/student-life/student-finance](http://www.leedstrinity.ac.uk/student-life/student-finance)

### Leeds University Union Student Advice Centre

Advice for students at the University of Leeds including finance, benefits, debt and housing.

Leeds University Union  
Student Advice Centre  
Lifton Place  
Leeds LS2 9JZ

☎ 0113 380 1290  
✉ [advice@luu.leeds.ac.uk](mailto:advice@luu.leeds.ac.uk)  
🌐 [www.leedsuniversityunion.org.uk/helpandadvice](http://www.leedsuniversityunion.org.uk/helpandadvice)

## TIP

### Remember...

If you use fast cash or payday loan companies like the ones you see on the high-street or advertised on the TV to borrow money, it may show up on your credit history. This could also affect your options if you want to borrow money for a large item like a car in the future.



# One Stop Centres (OSC), Housing Offices and Jobshops

The **One Stop Centres** bring various services together under one roof. They can help with enquiries about council tax bills and benefits, housing tenancy issues and benefits for people on a low income, help for older people, children, families and more.

**Housing Offices** provide advice about housing for council and private tenants, help if you are looking for a home, guidance for landlords and what to do if you are homeless or at risk of becoming homeless.

**Jobshops** can help with job searching, see page 26 (employment support).

All these services are listed below in alphabetical order. Please check the council's website for opening hours.

## **Armley Community Hub**

2 Stocks Hill, Armley  
Leeds LS12 1UQ

*Jobshop available*

## **City Centre Community Hub**

2 Great George Street  
Leeds LS2 8BA

*Jobshop available*

## **Bramley Neighbourhood**

### **Housing Office**

202 Town Street  
Bramley  
Leeds LS13 2EP

☎ 0113 378 5030

## **Dewsbury Road OSC**

190 Dewsbury Road  
Leeds LS11 6PF

*Jobshop available*

## **Burmantofts Housing Office**

(includes Richmond Hill)

Rigton Lawn  
Leeds LS9 7QA

☎ 0113 378 1974

## **Garforth OSC and Library**

Lidgett Lane  
Garforth  
Leeds LS25 1EH

**Gipton Housing Office**

Coldcotes Drive  
Leeds LS9 6QG  
☎ 0113 378 2286

**Horsforth Community Hub**

Town Street  
Leeds LS18 5BL  
☎ Horsforth Housing Office:  
378 2525  
*Jobshop available*

**Jobshop @ Hunslet**

Library Building  
Waterloo Road, Hunslet  
Leeds LS10 2NS

**Jobshop @ The Point**

White Rose Shopping Centre  
Dewsbury Road  
Leeds LS11 8LU

**Kirkstall Neighbourhood  
Housing Office**

45 Kirkstall Lane  
Kirkstall, Leeds LS5 3BE  
☎ 0113 378 2230

**Kippax Community Hub**

Westfield Lane  
Kippax  
Leeds LS25 7JP  
*Jobshop available*

**Little London Neighbourhood  
Housing Office**

Oatland Lane  
Leeds LS7 1SP  
☎ 0113 378 2121

**Middleton Community Hub**

St George's Road  
Middleton  
Leeds LS10 4UZ  
*Jobshop available*

**Moor Allerton Community Hub**

Moor Allerton Shopping Centre  
King Lane  
Leeds LS17 5NY  
*Jobshop available*

**Morley OSC**

Town Hall  
Queen Street, Morley  
Leeds LS27 9DY

**North Seacroft OSC**

Unit 8 Seacroft Green  
Shopping Centre  
Leeds LS14 6LU

**Osmondthorpe OSC**

81a Wykebeck Mount  
Leeds LS9 0DW  
*Jobshop available*



**Otley OSC**

Nelson Street  
Otley  
Leeds LS21 1EZ

**Pudsey Community Hub**

Church Lane  
Pudsey  
Leeds LS28 7TY  
*Jobshop available*

**Rothwell Community Hub**

Marsh Street  
Rothwell  
Leeds LS26 0AE  
*Jobshop available*

**Seacroft South OSC**

90-95 Moresdale Lane  
Leeds LS14 6GG  
*Jobshop available*

**Swarcliffe Housing Office**

(also covering Halton Moor and  
Osmondthorpe)  
32-38 Langbar Gardens  
Leeds LS14 5ES  
☎ 0113 378 1252

**The Compton Centre**

Junction of Compton Road/  
Harehills Lane  
Leeds LS9 7BG  
*Jobshop available*

**The Reginald Centre**

263 Chapeltown Road  
Leeds LS7 3EX  
*Jobshop available*

**Wetherby OSC**

24 Westgate  
Leeds LS22 4LL

**Wortley Neighbourhood  
Housing Office**

36 Heights Drive, Wortley  
Leeds LS12 3SU  
☎ 0113 247 7067

**Yeadon Community Hub**

Town Hall Square  
Yeadon  
Leeds LS19 7PP  
☎ 0113 378 1909  
*Jobshop available*

Other Housing area numbers are listed below – there is no local housing office in these areas but help is available within your local One Stop Centre or by telephone.

Armley:

☎ 0113 378 5660

Beeston, Holbeck and Hunslet:

☎ 0113 378 3882

Chapelton/Meanwood:

☎ 0113 378 2426

Middleton:

☎ 0113 378 3732

Morley:

☎ 0113 247 7268

Pudsey:

☎ 0113 247 7523

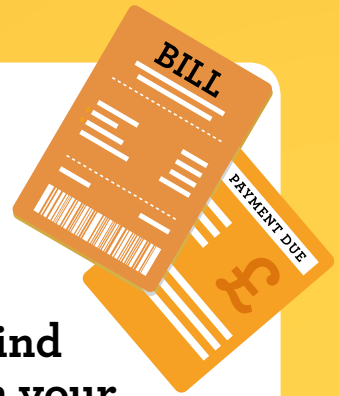
Rothwell:

☎ 0113 378 5700

Seacroft:

☎ 0113 378 2019

**TIP**



## Behind with your bills or rent?

- 1 When you're behind on repayments don't think that a credit card or unsecured loan is a priority just because these companies shout the loudest.
- 2 Your priorities are to keep a roof above your head, the house warm and the bailiffs from your door.
- 3 Non-priority debts are credit cards, payday and fast cash loans, store finance, overdraft and store cards.

For more help and information visit

🌐 [www.leedsmic.org.uk](http://www.leedsmic.org.uk)

# AFFORDABLE CREDIT AND BANKING SERVICES



## **Home Improvement Assistance Loan**

These are available for anyone who owns and lives in their home and is considered vulnerable. The groups of people this may apply to include those on a low income, on certain types of benefits, the elderly, those in poor health, or people unable to access commercial loans and are aged 18 or over. They must also have sufficient equity in their home because this is an equity release loan (not a grant) with no monthly repayments, based upon the value of your home. It allows the borrower to carry out work to repair or improve their home to make it weather tight and safe without making regular loan repayments. You only have to repay the loan when you no longer live in your home as your main residence or when you sell your home.

Similar loans are available to assist owners of long term empty property to return them to use.

For more information contact:  
Empty Homes and Loans Team  
Private Sector Housing Team  
Leeds City Council,  
Knowsthorpe Gate  
Cross Green,  
Leeds LS9 0NP

☎ 0113 395 7151

✉ [hia@leeds.gov.uk](mailto:hia@leeds.gov.uk)

🌐 [www.leeds.gov.uk/residents/  
Pages](http://www.leeds.gov.uk/residents/Pages)

## **Leeds Credit Union**

A citywide not-for-profit member owned savings co-operative offering low cost loans, savings accounts, Christmas club, bill paying and budgeting service.

☎ 0113 242 3343

✉ [services@leedscity  
creditunion.co.uk](mailto:services@leedscitycreditunion.co.uk)

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

Full service branches are located at:

Armley One Stop Centre  
2 Stocks Hill, Armley  
Leeds LS12 1UQ

City Branch  
32 Kirkgate  
Leeds LS2 7DR

Dewsbury Road One Stop  
Centre  
190 Dewsbury Road  
Leeds LS11 6PF

Great George Street One Stop  
Centre  
2 Great George Street  
Leeds LS2 8BA

Seacroft South One Stop Centre  
90-95 Moresdale Lane  
Leeds LS14 6GG

St George's One Stop Centre  
St George's Road, Middleton  
Leeds LS10 4UZ

**Information points:**

Compton One Stop Centre  
Harehills Lane  
Leeds LS9 7BG

Morley Town Hall  
Queen Street  
Morley  
LS27 9DY

**Leeds Credit Union –  
Your Homeware Shop**

The Credit Union has also arranged a scheme called Your Homeware Shop, utilising Credit Union loans or savings to enable members to purchase goods at competitive prices

from selected retailers and pay for them in small weekly instalments.

**Leeds Credit Union  
– Your Loan Shop**

Leeds Credit Union has opened a Loan Shop on Roundhay Road and also within The Compton Centre. 'Your Loan Shop' is supported by an interactive website for those who are unable to visit personally, or just a telephone call away from a friendly voice. The shop has a customer service area for online applications along with all other Leeds Credit Union products and services. Computers for public use are also available at both locations.

265 Roundhay Road  
Leeds LS8 4HS

☎ 0113 242 3343

✉ [services@leedscitycreditunion.co.uk](mailto:services@leedscitycreditunion.co.uk)

🌐 [www.yourloanshop.co.uk](http://www.yourloanshop.co.uk)

🕒 Mon-Fri: 9.00am-4.00pm

## **Budgeting Loans through the DWP**

A Budgeting Loan is an interest free loan for people who have been on Income Support, income-based Jobseekers Allowance, Employment and Support Allowance (income-related), Pension Credit or payment on account of one of these benefits, for at least 26 weeks. It is intended to help spread the cost of certain one-off expenses over a longer period. To apply for a Budgeting Loan contact Jobcentre Plus to apply, or for those aged 61 the Pension Service can also help.  
Jobcentre Plus: 0345 603 6947  
Pension Service: 0345 606 0265

## **Universal Credit New Claim Advance**

A Universal Credit New Claim Advance is for people who need money whilst they wait for their first payment of Universal Credit, which will normally be one calendar month and 7 days after the date they claimed. To be eligible for a New Claim Advance people must:

- have made a claim for Universal Credit and the

DWP believes that the claim is likely to be successful

- be considered by the DWP to be able to repay the advance within a specified period (normally 6 months)
- show they are in financial need

To apply for a New Claim Advance because people cannot wait for the first payment of Universal Credit, an application has to be made within 21 days of their claim for Universal Credit.

People can either apply at the same time as their initial interview at the Jobcentre, or afterwards by contacting the Universal Credit Service Centre on

**☎** 0345 600 4272 / 0345 600 0723

Information on Universal Credit is available from

**🌐** [www.leeds.gov.uk/universalcredit](http://www.leeds.gov.uk/universalcredit)

or staff at any of the One Stop Centres can signpost you.

# HOME BUDGETING

## AND

# FINANCIAL LITERACY

## ADVICE



The following organisations provide free information, training and advice sessions covering household budgeting, personal financial management (such as opening a bank account), and basic numeracy skills. Various sessions are run at different times during the week for a range of different age groups, abilities and topics. Please contact the relevant organisation for further details.

**MIC**  
MONEY  
INFORMATION  
CENTRE

### **Better Leeds Communities**

Advice support service providing budgeting and financial capability advice and support to clients to take actions arising from advice.

Advice is also available via video, face to face, email and phone.

The Burley Lodge Centre  
42-46 Burley Lodge Road  
Leeds LS6 1QF

☎ 0113 275 4142

✉ [info@betterleeds.org.uk](mailto:info@betterleeds.org.uk)

🌐 [www.betterleeds.org.uk](http://www.betterleeds.org.uk)

🕒 Mon–Fri: 9.00am–5.00pm

### **Ebor Gardens Advice Centre**

Provides free, confidential, impartial and independent debt advice, as well as the Leeds Money Buddy service. Money Buddies provide one-to-one home budgeting and financial literacy assistance.

Haselwood Hub  
93 Haslewood Drive  
Leeds LS9 7UP

☎ 0113 235 0276

✉ [admin@egac.org](mailto:admin@egac.org)

🌐 [www.eborgardensadvicecentre.weebly.com](http://www.eborgardensadvicecentre.weebly.com)

🌐 [www.leedsmoneybuddies.weebly.com](http://www.leedsmoneybuddies.weebly.com)

🕒 Mon, Tue, Fri:  
9.00am–3.00pm  
Wed, Thu: 10.00am–  
12.00noon emergency drop in

### **Leeds Library and Information Service**

Run a programme of fun maths activities for children:

- Count Me In 123 for under 5s
- Count Me In Primary for school children aged 5–11
- Count Me In Web aimed at 11–14 year olds.

Drop into your local library for further information or

☎ 0113 247 6016

✉ [enquiry.express@leeds.gov.uk](mailto:enquiry.express@leeds.gov.uk)

### **St Vincent's Support Centre**

Provides a free and confidential debt service offering information, advice and support to clients on a low income in Leeds. This includes budgeting and fuel poverty advice. Appointment and telephone advice available.

Curtis Building  
4 Berking Avenue, off York Road  
Leeds LS9 9LF

☎ 0113 248 4126

✉ [advice@stvincents-svp.org.uk](mailto:advice@stvincents-svp.org.uk)  
(advice)

✉ [hello@stvincents-svp.org.uk](mailto:hello@stvincents-svp.org.uk)  
(general)

🌐 [www.stvincents-svp.org.uk](http://www.stvincents-svp.org.uk)

🕒 Mon–Fri: 9.00am–4.30pm

On Mondays 10.30am–12.30pm debt advice is available on a drop in basis, no appointment needed.



# FURTHER SUPPORT

## Care and Repair

Promote independent living for older people, adults and children with disabilities and people on low incomes.

323 Roundhay Road  
Leeds LS8 4HT

☎ 240 6009

✉ [enquires@care-repair-leeds.org.uk](mailto:enquires@care-repair-leeds.org.uk)

🌐 [www.care-repair-leeds.org.uk](http://www.care-repair-leeds.org.uk)

🕒 Mon, Wed, Thu, Fri:

9.00am–4.00pm

Tue: 10.30am–4.00pm

## Local Welfare Support Scheme

Leeds City Council has a Local Welfare Support Scheme to support people who require emergency assistance. This scheme is based on providing basic household goods and emergency food provision.

Please note the scheme cannot

make cash payments as one of the options for support.

**MIC**  
MONEY  
INFORMATION  
CENTRE

This scheme helps the most vulnerable people in Leeds. It is not a general fund available for all. Other available sources of assistance are considered before any award is made from the scheme. Applications to the scheme made by a Support/Advice Worker may be more likely to result in a positive award.

The Local Welfare Support scheme has supported the setup of a food distribution network within the city called Fareshare Yorkshire. This arrangement ensures a sustained supply of food to the citywide foodbanks and as part of this partnering arrangement, people presenting in crisis requiring food will be referred where possible, in agreement with the foodbanks, to them for assistance.

To access the Local Welfare Support Scheme:

☎ 0113 376 0330

🕒 Mon–Fri: 8.00am–5.00pm

# Employment Support

Leeds City Council Jobshops can help you with:

**Job searching** – Facilities available for you to search for jobs online and assistance from qualified staff to ensure you are looking in the right places.

**Writing your Curriculum Vitae (CV)** – Advice and support to help you develop a CV that will create the best impression. Help is available to prepare your covering letter and set you up with an email account.

**Application forms** – Advice on completing application forms, whether online or on paper, and how to work out the jargon and see if the job is right for you.

**Interview techniques** – Managed to get an interview? Advice and guidance on how to plan ahead and approach your interview with confidence.

**Information, advice and guidance** – Unsure of what next step to take? Qualified guidance workers will help you look at your work and career

options, and signposting to training and work experience opportunities.

**In-work benefit calculations** – make an appointment with our Jobcentre Plus outreach team and find out how much better off you would be when working.

## Leeds Foodbanks

Leeds Food Aid Network (FAN) brings together food related services for the benefit of people experiencing food poverty in Leeds.

🌐 [www.leedsfoodaidnetwork.co.uk](http://www.leedsfoodaidnetwork.co.uk)

## Trussell Trust foodbanks

### Leeds South and East Foodbank

☎ 0113 271 5866

✉ [info@leedssouthandeast.foodbank.org.uk](mailto:info@leedssouthandeast.foodbank.org.uk)

### Leeds North and West Foodbank

☎ 0113 244 4696

✉ [info@leedsnorthandwest.foodbank.org.uk](mailto:info@leedsnorthandwest.foodbank.org.uk)

### Holbeck Foodbank

✉ [foodbank@mosaic-church.org.uk](mailto:foodbank@mosaic-church.org.uk)

### Right Choices Foodbank

☎ 07505 865317

✉ [rightchoices1@yahoo.org.uk](mailto:rightchoices1@yahoo.org.uk)

### Otley Foodbank

✉ [fbotley@outlook.com](mailto:fbotley@outlook.com)

## Leeds Food Providers – Drop-in/Meals

Before dropping into any of the centres listed below, please e-mail [mary@leedsfoodaidnetwork.co.uk](mailto:mary@leedsfoodaidnetwork.co.uk) for details and opening times:

### St George's Crypt

Great George Street  
Leeds LS1 3BR

### The Salvation Army

Leeds Central Corps  
Nile Street  
Leeds LS2 7QY

### Homeless Leeds Partnership

Mill Hill Chapel, City Square  
Leeds  
LS1 5EB

### Mustard Seed Feeding Programme

Mount Zion Church,  
Pasture Road  
Leeds LS8 4LW

### InTouch Foundation

Leeds  
LS1 3AX

**TIP**

## Running out of money every month?

Use a free online budget planner so you can track your income and your spending. We like the ones on:

- 🌐 [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) and
- 🌐 [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)



**Rooted**

South Parade Baptist Church,  
Kirkstall Lane  
Headingley  
Leeds LS6 3LF

**Neruka's Soul Food Soup  
Kitchen**

Unit 1 Nowell Approach  
Nowell Lane  
Harehills  
Leeds LS9 6HH

**Christ Temple of Worship**

20 Shannon Street, Leeds,  
LS9 8SS

**Homeless Leeds Support  
Group**

Mill Hill Chapel, City Square,  
Leeds  
LS1 5EB

**Streetwise Love Leeds**

Hurley House  
1 Dewsbury Road  
Leeds LS11 5DQ

**Project SOS Homelessness**

**Leeds** (Interfaith Vegan  
Alliance)  
Mill Hill Chapel, City Square  
Leeds LS1 5EB

**St JJ's, Our Lady of Lourdes RC**

Parish Centre, Cardigan Lane  
Headingley  
Leeds LS6 3BJ

**Leeds With The Homeless**

Trinity Church, Boar Lane  
Leeds LS1 6HW

**Cloverleaf Church**

Cloverleaf House  
18 Brown Lane West  
Leeds LS11 0DP

**O2 Think Big**

Oxford Place Centre  
Leeds LS1 3AX

**St Martin's Community  
Kitchen**

Church Hall,  
St Martin's Institute,  
St Martin's View,  
Potternewton  
Leeds LS7 3LB



**Pay As You Feel Cafes - Cafés**  
operating on a 'Pay As You Feel'  
basis. For details and opening  
times please see:  
🌐 [www.therealjunkfoodproject.org](http://www.therealjunkfoodproject.org)

**Veggie Shack**  
Headingley, LS5 3LD

**All Hallows' Café**  
Hyde Park, LS6 1NP

**Café Leep**  
Roundhay Road, LS7 1AB

**ToastLoveCoffee Café**  
Harehills, LS8 4HS

**Armley Junk-tion**  
Armley, LS12 2DL

**Morley Community Kitchen**  
Morley, LS27 9BX

## Community Cafés

For details and opening  
times please e-mail [mary@leedsfoodaidnetwork.co.uk](mailto:mary@leedsfoodaidnetwork.co.uk)

**Courtyard Café**  
Harehills Lane Baptist Church  
13 Hilton Place  
Leeds LS8 4HE

**Life Café**  
18 Shannon Street  
Leeds LS9 8SS

**TIP**

## Report Loan Sharks

You can report a loan shark anonymously. Loan sharks are illegal moneylenders who often charge very high interest rates. You can check if a company is authorised to lend money and report loan sharks without anyone finding out. To check if a lender is registered freephone  
☎ 0800 111 6768.



**The following organisations are a source of low-cost furniture, electrical items, household goods and toys:**

### **Emmaus Leeds**

St Mary's Street  
Leeds LS9 7DP

☎ 0113 248 4288

✉ [info@emmaus.co.uk](mailto:info@emmaus.co.uk)

🌐 [www.emmaus.org.uk/leeds](http://www.emmaus.org.uk/leeds)

🕒 Mon-Sat: 9.00am- 4.45pm

### **Revive Leeds (The Re-use Shop)**

Seacroft Recycling Site  
Limewood Road  
Leeds LS14 1LU

☎ 0113 273 1791

🕒 Mon-Sun:  
9.00am-5.30pm (summer)  
9.00am-3.30pm (winter)

### **Safe Haven**

Unit 1d, Kirkfields Business  
Centre, Whack House Lane,  
off Kirk Lane, Yeadon  
Leeds LS19 7LX

☎ 0113 345 1218

🌐 [www.safehavenleeds.com](http://www.safehavenleeds.com)

🕒 Mon-Fri: 9.00am-5.00pm  
Sat 10.00am-4.00pm

### **Seagulls Re-use**

Low cost, quality paint. Lots of  
colours from only £1.70 litre.

Unit 3-4 Aire Place Mills  
103 Kirkstall Road  
Leeds LS3 1JL  
and

10-12 Hudson Road  
(next to Burton's factory)  
Harehills  
Leeds LS9 6DJ

☎ 0113 246 7510

🌐 [www.seagullsreuse.org.uk](http://www.seagullsreuse.org.uk)

🕒 Mon-Sun: 10.00am-4.00pm  
(winter times may vary)

### **SLATE**

1 Low Road  
Hunslet (next to McDonalds)  
Leeds LS10 1QR

☎ 0113 270 4005

🌐 [www.slateleeds.org.uk](http://www.slateleeds.org.uk)

🕒 Mon-Fri : 9.00am-5.00pm  
Sat: 9.00am-4.00pm Sun:  
11.00am-4.00pm



# Don't know where to turn for help?

LOANS?

DEBT?

BILLS?

CASH?

**MIC**

**MONEY  
INFORMATION  
CENTRE**



Leeds MIC



@Leedsmic