

HELP WITH MANAGING YOUR MONEY



October 2017

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
BENEFIT, DEBT AND LEGAL ADVICE	3
AFFORDABLE CREDIT AND BANKING SERVICES	19
HOME BUDGETING AND FINANCIAL LITERACY ADVICE	23
UTILITIES - NATIONAL AND LOCAL	25
FURTHER SUPPORT - FURNITURE, FOODBANKS, ETC	28

The information provided in this booklet can also be found and downloaded via www.leedsmic.org.uk
A map of where the services are located can be accessed from the leedsmic home page.

PLEASE NOTE:

All opening times throughout this leaflet were current at the time of printing (Oct 2017) – please check prior to your visit as these may have changed.

Leeds City Council, Financial Inclusion Team

☎ 0113 378 9217

✉ financial.inclusion@leeds.gov.uk

You can find contact details and language support for all council services at www.leeds.gov.uk/contactus

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 information on their rights – including benefits, debt, housing, employment, consumer and legal issues.

🌐 www.adviceguide.org.uk

BeGambleAware

If gambling is affecting your finances or the finances of someone you know, free help and support is available via the BeGambleAware website:

🌐 www.begambleaware.org

Or freephone the National Gambling Helpline on

☎ 0808 8020 133

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

🕒 Mon–Fri: 9.00am–8.00pm

Sat: 9.00am–12.30pm

You can text 'legalaid' 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, if you're homeless or at risk of being evicted
- domestic abuse
- separating from an abusive partner, when you're making arrangements for children or sorting out money and property
- a child being taken into care
- special education needs
- discrimination
- some child abduction cases

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

🌐 www.gov.uk/check-legal-aid

Debt Advice Foundation

A registered national debt advice and education charity offering free, confidential support and advice to anyone worried about loans, credit and debt. The advice provided is impartial and based solely on what is best for you.

☎ 0800 043 40 50

🌐 www.debtadvicefoundation.org

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

🌐 www.mymoneysteps.org

🕒 Mon–Fri: 9.00am–8.00pm
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

🌐 www.shelter.org.uk

🕒 Mon–Fri: 8.00am–8.00pm
Sat–Sun: 9.00am–5.00pm

StepChange Debt Charity

A national charity which provides free independent debt advice and solutions 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

🕒 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: (the lender's details) to 07860 022116

🌐 www.stoploansharks.co.uk



The Money Advice Service

Offers free, 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.

☎ 0800 138 7777 (calls are free)

✉ enquiries@moneyadvice.service.org.uk

🌐 www.moneyadviceservice.org.uk

🕒 Mon–Fri: 8.00am–8.00pm
Sat: 9.00am–1.00pm

Turn2us

Helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through partner organisations.

🌐 www.turn2us.org.uk

TIP

Remember...

Wherever you see the sign below you will be able to get help with finding the best kind of support for you.

MIC
MONEY
INFORMATION
CENTRE

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 Citizens Advice

☎ 0113 223 4400

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.

Unit A4 Unity Business Centre
26 Roundhay Road
Leeds LS7 1AB

☎ 0113 244 0606

🌐 www.advonet.org.uk

🕒 Mon – Fri: 8.30am-5.00pm
ring to find out about
outreach surgeries

Age UK – Leeds Information and Advice

Provides help and advice on a wide range of issues including benefits advice and support (Attendance Allowance and means tested benefits such as Pension Credit and eligibility to Council tax reduction and Housing Benefit), referral to housing options, social care enquiries, information on Power of Attorney and application for becoming a Deputy, support with dealing with utility bills and referral to local and relevant services.

Bradbury Building
Mark Lane
Leeds LS2 8JA

☎ 0113 389 3004 (Information and Advice)

✉ frontofhouse@ageukleeds.org.uk

🌐 www.ageuk.org.uk/leeds

🕒 Mon–Fri: 9.00am–4.00pm

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

🕒 Mon–Thu: 9.00am–5.00pm
Fri: 9.00am–4.30pm

BARCA

Aim to help people and communities overcome the consequences of deprivation, no matter what their circumstances. BARCA offer a broad range of high quality services that address the full range of issues and problems that families struggle with every day.

☎ 0113 255 9582

🌐 www.barca-leeds.org

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 Leeds and a Financial Inclusion Officer. The centre also has public access PCs and free Wi-Fi.

Aberfield Gate
Belle Isle
Leeds LS10 3QH

☎ 0113 378 2188/0800 3895503

✉ bitmo.enquiries@belleisletmo.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 3498

✉ info@betterleeds.org.uk

🌐 www.betterleeds.org.uk

🕒 Mon-Fri: 9.00am-5.00pm

Better Leeds Communities - Horizon Service

Better Leeds Communities Horizon service aims to reduce the immediate and medium term impacts of severe financial hardship crisis experienced by people in Leeds and reduce the level of hardship-related crisis in Leeds overall. This could be due to:

- Financial hardship (or destitution), low income and debt
- Lack of food, fuel (gas and electric), cooking facilities,
- Lack of fuel (gas and electric), cooking facilities, toiletries, clothes and baby supplies

- Threat to home; Homelessness (actual or potential)
- Inability to travel or communicate
- Benefit sanctions, delays or changes
- Domestic Abuse
- Mental Health

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 4pm, or check the website.

31 New York Street
Leeds LS2 7DT

☎ Adviceline: 0113 223 4400

🌐 www.citizensadviceleeds.org.uk

🕒 Mon-Fri: 9.00am-4.00pm

Citizens Advice Leeds - Money Advice Team

Debt Advisors 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, 9.00am to 4.00pm, or check the website.

☎ Leeds Adviceline:

0113 223 4400

🌐 www.citizensadviceleeds.org.uk

🕒 Mon-Fri: 9.00am-4.00pm

Citizens Advice – Chapeltown

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

☎ 0113 2234400 / 262 9479

🕒 Mon, Tue, Thu, Fri:

9.00am-4.30pm

Wed: 9.00am-1.00pm and

3.15pm-4.30pm

Citizens Advice Chapeltown - Outreaches

- St Martins Practice
- Belbrooke Surgery
- Carlton Gardens GP Surgery
- Meanwood Group Practice

Citizens Advice Chapeltown - 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 Chapeltown Citizens Advice

☎ Homevisits are also available upon request
0113 262 2281

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

🕒 Tue: 3.30pm-7.00pm weekly - Leeds Autism Hub, Lovell Park Centre

and by appointment only

Fri: 4.00pm-7.00pm

fortnightly - Leeds Autism Hub, Lovell Park Centre

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

Contact: Ian Dooley

☎ 0113 262 2281

✉ ian.dooley@chapeltowncab.org.uk

Citizens Advice Leeds – Mental Health Outreach Services

Citizens Advice Leeds 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

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.

Gipton Community Support Centre
1 Woodfield Court
Leeds LS8 3NT

☎ 0113 248 1813

🌐 www.gipsil.org.uk

🕒 Mon–Fri: 9.30am–4.30pm

Archway

Archway is now a project of GIPSIL and offers housing support, benefits advice and employment/training related support to young people.

✉ info.archway@gipsil.org.uk

Housing Leeds

Provide advice about your tenancy, rent, a repair or other housing related matters. Housing teams are located across the city to make sure you're never far from advice, support and guidance and work with other organisations to deliver a range of services in communities. For Housing Offices contact details, One

Stop Centres and Community Hubs see page16.

Housing Options, Leeds City Council

An advice service for people who are homeless, at risk of 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

🕒 Mon-Thu: 8.30am-4.00pm
Fri: 9.30am-4.00pm

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.

Money Advice Centre

Ebor Gardens Advice Centre provides free, confidential, impartial and independent debt advice, as well as the Leeds Money Buddy service and Benefit Buddy service. Money Buddies provide one-to-one home budgeting and financial literacy assistance and can be found in various venues across Leeds. Benefit Buddies work closely with debt advisers and Money Buddies and help people apply for benefits and attend health assessments and appeal tribunal.

Haslewood Hub
93 Haslewood Drive
Leeds LS9 7PS

☎ 0113 235 0276

✉ admin@egac.org

🌐 www.egac.org/

🌐 www.leedsmoneybuddies.weebly.com

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

Neighbourhoods Networks

A collection of local, older people's charities serving different areas of Leeds and generally supporting adults 60+. One to one support and advice available in relation to accessing benefits/financial support, as well as signposting.

🌐 www.ageuk.org.uk/leeds/about-age-uk-leeds/neighbourhood-networks/

PAFRAS

PAFRAS works with refugees, asylum seekers and the wider community to counter the effects of enforced destitution on vulnerable migrants.

☎ 0113 262 2163

🌐 www.pafRAS.org.uk



Social prescribers

Work in partnership with primary care to navigate people to relevant services and support groups within the community. Social prescribing can help people with different social, emotional or practical needs to find the right support and improve their health and wellbeing. Your GP may refer you or you can refer yourself. A social prescribing service can help you:

- Get support to improve your physical health
- Find employment or volunteering opportunities or learn a new skill
- Tackle money, housing, work or benefits issues
- Cope with a particular condition or difficulty
- Access ways of improving your emotional wellbeing such as befriending schemes, peer support or arts and leisure activities

There are currently three projects running in Leeds:

South/East Leeds – Connect for Health

☎ 0113 387 6380

🌐 www.connectforhealthleeds.org.uk

West Leeds – Patient Empowerment Project (PEP)

☎ 0113 279 5870 or email
✉ pep@barca-leeds.org
🌐 www.leedsmind.org.uk/our-services/pep/

North Leeds – Connect Well

☎ 0113 336 7612 or email
✉ connectwell@commlinks.co.uk
🌐 www.commlinks.co.uk/connectwell

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
✉ hello@stvincents-svp.org.uk
🌐 www.stvincents-svp.org.uk
🕒 Mon–Fri: 9.00am–4.30pm

Tenant Content Insurance Scheme

The scheme is available to all Leeds City Council tenants and leaseholders and covers your belongings in the event of fire, theft, vandalism or water damage. The policy is simple to arrange, there is **no excess** and **no annual contract** so you can cancel at any time.

🌐 www.leeds.gov.uk/residents/Pages/HSG-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 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 Team

Impartial and confidential advice for current and prospective Leeds Beckett University students on student finance, budgeting, debt and benefits.

Rose Bowl

Leeds Beckett University
Leeds LS1 3HE

☎ 0113 812 5593

🌐 www.leedsbeckett.ac.uk/moneyadvice

Leeds Trinity University

For registered students of Leeds Trinity University:

Student Advisor

Leeds Trinity University
Brownberrie Lane
Leeds LS18 5HD

☎ 0113 283 7173

✉ studentfinance@leedstrinity.ac.uk

🌐 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

🌐 www.luu.org.uk/student-advice/

🕒 Mon-Fri: 9.30am-5.00pm

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.

**CREDIT!
HISTORY!**

One Stop Centres (OSC), Community Hubs, Housing Offices and Jobshops

The **One Stop Centres and Community Hubs** 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. A Community Hub also has a library at the same location.

Housing Offices provide advice about your tenancy, rent, a repair or other housing related matters. Housing teams are located across the city within Hubs and OSCs to make sure you're never far from advice, support and guidance and work with other organisations to deliver a range of services in communities.

All Housing Offices can be contacted on **0800 188 4000 (free from landlines and mobiles)**. Each Housing Office also has their own webpage which gives details about the services they deliver and where they are located - www.leeds.gov.uk/residents/Pages/Your-local-area.aspx

Jobshops can help with job searching, see page 29 (employment support).

All the OSCs and Community Hubs are listed below - please check the council's website for opening hours.

Armley Community Hub

2 Stocks Hill, Armley
Leeds LS12 1UQ

Jobshop available

Dewsbury Road OSC

190 Dewsbury Road
Leeds LS11 6PF

Jobshop available

City Centre Community Hub

2 Great George Street
Leeds LS2 8BA

Jobshop available

Garforth OSC and Library

Lidgett Lane
Garforth

Leeds LS25 1EH

Horsforth Community Hub

Town Street
Leeds LS18 5BL

Jobshop @ Hunslet

Library Building
Waterloo Road, Hunslet
Leeds LS10 2NS

Jobshop @ The Point

White Rose Shopping Centre
Dewsbury Road
Leeds LS11 8LU

Kippax Community Hub

Westfield Lane
Kippax
Leeds LS25 7JP
Jobshop available

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

Seacroft Community Hub
Deacon House
1 Seacroft Avenue
Leeds LS14 6JD

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

91-93 Moresdale Lane
Leeds LS14 6GG
Jobshop available

The Compton Centre

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

The Reginald Joint Service Centre

263 Chapeltown Road
Leeds LS7 3EX
Jobshop available

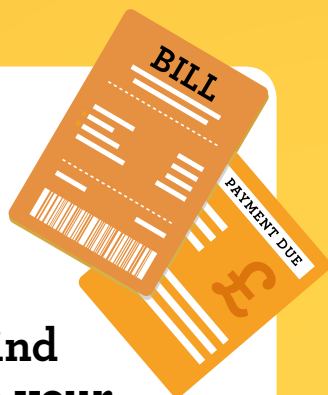
Wetherby OSC

24 Westgate
Leeds LS22 4LL

Yeadon Community Hub

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

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

AFFORDABLE CREDIT AND BANKING SERVICES



MIC
MONEY
INFORMATION
CENTRE

Home Improvement Assistance Loan

Loans 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. Applicants 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. Loans will only need to be repaid if the home is no longer the main residence or the home is sold.

Similar loans are available to assist owners of long term empty property to return them to use. In some circumstances, loans may be interest free.

For more information contact:

Empty Homes and Loans Team
Private Sector Housing Team
Leeds City Council,
Knowsthorpe Gate
Cross Green,
Leeds LS9 0NP

☎ 0113 378 4702

✉ 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

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 Your Loan Shop branches within the Merrion Centre, on Roundhay Road and 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 with computers for online applications along with access to all other Leeds Credit Union products and services.

Kiosk 3, Merrion Centre
Wade Lane Entrance
Leeds, LS2 8NG

🕒 Mon-Fri: 9.00 am–4.45 pm
Saturday 9.00 am–2.00 pm

265 Roundhay Road
Leeds LS8 4HS

🕒 Mon: 9.00 am–1.30pm
Wed: 1.00 pm–4.30pm
Fri: 1.00 pm–4.30pm

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 6967 / 0345 604 3719

☎ Pension Service: 0345 606 0265

Universal Credit New Claim Advance

A Universal Credit New Claim Advance is for anyone who needs money whilst waiting for the first payment of Universal Credit, which will normally be one calendar month and 7 days after the date 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)
- demonstrate financial need

To apply for a New Claim Advance, an application has to be made within 21 days of claiming Universal Credit.

Applications can be made at the same time as the 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

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

HOME BUDGETING

AND

FINANCIAL LITERACY

ADVICE



MIC
MONEY
INFORMATION
CENTRE

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.

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

- ✉ info@betterleeds.org.uk
- 🌐 www.betterleeds.org.uk
- 🕒 Mon–Fri: 9.00am–5.00pm

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 email

- ✉ libraryenquiries@leeds.gov.uk

Money Advice Centre

Ebor Gardens Advice Centre provides free, confidential, impartial and independent debt advice, as well as the Leeds Money Buddy service and Benefit Buddy service. Money Buddies provide one-to-one home budgeting and financial literacy

assistance and can be found in various venues across Leeds. Benefit Buddies work closely with debt advisers and Money Buddies and help people apply for benefits and attend health assessments and appeal tribunal.

Haslewood Hub
93 Haslewood Drive
Leeds LS9 7PS

- ☎ 0113 235 0276
- ✉ admin@egac.org
- 🌐 www.http://www.egac.org/
- 🌐 www.leedsmoneybuddies.weebly.com

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

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
- ✉ hello@stvincents-svp.org.uk
- 🌐 www.stvincents-svp.org.uk
- 🕒 Mon–Fri: 9.00am–4.30pm

UTILITIES

National

Energy Saving Trust

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

☎ Helpline – 0300 123 1234
(calling hours Mon-Fri
9.00am-8.00pm)

🌐 www.energysavingtrust.org.uk

✉ energy-advice@est.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)

Local

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.

☎ 0808 159 2909 or 0113 350 2550 and speak to an energy expert

🌐 www.betterhomesyorkshire.co.uk/leeds

Warmth for Wellbeing – Green Doctor

The Green Doctors in partnership with Care and Repair deliver the Warmth for Wellbeing service. The ‘free’ service provides tailored solutions through face to face home visits for people struggling to afford their energy costs, are living in ‘hard-to-heat’ homes and whose health is at risk from living in a cold environment.

The team of Green Doctor experts give advice and support on:

- Switching Suppliers
- Grants for insulation, boilers and discounts
- Energy bills and fuel debt
- Social water tariffs
- Energy efficiency

They install energy saving measures such as:

- Draught proofing
- Reflective radiator panels
- LED light bulbs

They can also arrange for:

- Free repairs and servicing to existing heating and hot water systems
- Emergency heating and larger-scale energy efficiency improvements

The Warmth for Wellbeing service is available completely **FREE** of charge subject to eligibility criteria. To find out more or book a free home visit:

☎ Freephone 0808 1683547

✉ greendoctorleeds@groundwork.org.uk

🌐 www.groundwork.org.uk/Sites/newy/pages/warmth-for-wellbeing-newy

White Rose Energy

White Rose Energy is a new energy supplier that has been set up by Leeds City Council in partnership with Robin Hood Energy to provide residents from across the region with a fairer alternative for their gas and electricity. White Rose Energy will provide:

- Consistently competitive tariffs
- Transparent tariff types
- A fairer deal for low energy users and pre-payment customers

White Rose Energy is available to all residents across the region, regardless of whether you own or rent your own home. For more information, visit

🌐 www.whiteroseenergy.co.uk or telephone

☎ 0800 0223553

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

☎ 0345 124 2424

🌐 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.

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



FURTHER SUPPORT

FURNITURE, FOODBANKS ETC

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

☎ 0113 240 6009

✉ enquires@care-repair-leeds.org.uk

🌐 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.

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



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 and
- 🌐 www.nationaldebtline.co.uk



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 Food Aid Providers

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

🌐 www.leedsfoodaidnetwork.co.uk

Contact Mary Halsey on
✉ mary@leedsfoodaidnetwork.co.uk

to receive updated Homeless and Food Aid document, City Centre Homeless Mapping document and details of all Trussell Trust outlets in Leeds.

Foodbanks

Truswell Trust

Leeds North and West Foodbank

☎ 0113 244 4696

✉ info@leedsnorthandwest.
foodbank.org.uk

Leeds South and East Foodbank

☎ 0113 271 5866

✉ info@leedssouthandeast.
foodbank.org.uk

Independent Foodbanks

Holbeck Foodbank

✉ foodbank@mosaic-church.
org.uk

Otley Foodbank

✉ fbotley@outlook.com

Right Choices Foodbank

☎ 07505 865317

✉ rightchoices1@yahoo.org.uk

Drop-in/Meals/Outreach

Before dropping into any of the centres listed below, please e-mail

✉ mary@leedsfoodaidnetwork.
co.uk for details and
opening times:

Christ Temple of Worship

20 Shannon Street
Leeds LS9 8SS

Cloverleaf Church

Cloverleaf House
18 Brown Lane West
Leeds LS11 0DP

Food for Those in Need

All Souls Church
Blackman Lane
Leeds LS2 9EY

Homeless Leeds Support Group

Mill Hill Chapel, City Square,
Leeds LS1 5EB

Leeds with the Homeless

Trinity Church, Boar Lane
Leeds LS1 6HW

Lighthouse

St George's Crypt
Great George Street
Leeds LS1 3BR

Mustard Seed Feeding Programme

Mount Zion Church,
Pasture Road
Leeds LS8 4LW

**Neruka's Soul Food Soup
Kitchen**

50 Gledhow Road
Leeds LS8 5ES

O2 Think Big

Oxford Place Centre
Leeds LS1 3AX

Project SOS Homelessness

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

Rooted

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

St George's Crypt

Great George Street
Leeds LS1 3BR

St JJ's, Our Lady of Lourdes RC

Parish Centre, Cardigan Lane
Headingley
Leeds LS6 3BJ

**St Martin's Community
Kitchen**

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

Streetwise Love Leeds

Hurley House
1 Dewsbury Road
Leeds LS11 5DQ

The Salvation Army

Leeds Central Corps
Nile Street
Leeds LS2 7QY



Pay As You Feel Cafés

Cafés operating on a ‘Pay As You Feel’ basis. For details and opening times please see:

🌐 www.therealjunkfoodproject.org

All Hallows’ Café

Hyde Park, LS6 1NP

Armley Junk-tion

Armley, LS12 2DL

Café Leep

Roundhay Road, LS7 1AB

Dhali Café

Headingley, LS5 3LD

Doodle Café

Kirkstall Road, LS3 1JL

Morley Community Kitchen

Morley, LS27 9BX

Rainbow Junk-tion

Hyde Park, LS6 1NP

Real Junk Food Project

Horsforth, LS18 5LA

Sharehouse - ‘Pay as you feel’
supermarket

Unit 3, Grangefield Industrial
Estate

Pudsey LS28 6LF

ToastLoveCoffee Café

Harehills, LS8 3QY

Veggie Shack

Headingley, LS5 3LD

TIP

New Loan Shop

Did you know that the Credit Union have a new loan shop in the Merrion Centre? Pop in and speak to them about opening an account - they can also help you manage your money.



**Leeds
Credit Union**



Community Cafés

For details and opening times please e-mail

✉ mary@leedsfoodaidnetwork.co.uk

Emmaus Leeds

St Mary's Street

Leeds LS9 7DP

0113 248 4288

✉ info@emmaus.co.uk

🌐 www.emmaus.org.uk/leeds

🕒 Mon-Sat: 9.00am-4.45pm

Revive Leeds (Seacroft)

(The Re-use Shop)

East Leeds Household Waste Site

Limewood Road

Leeds LS14 1LU

☎ 0113 273 1791

🕒 Mon-Sun: 9.00am-5.30pm

(April - October)

9.00am-3.30pm

(November - March)

Safe Haven

Unit 1d,

Kirkfields Business Centre,

Whack House Lane,

off Kirk Lane, Yeadon

Leeds LS19 7LX

☎ 0113 345 1218

🌐 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

☎ 0113 246 7510

and

10-12 Hudson Road

(next to Burton's factory)

Harehills

Leeds LS9 6DJ

☎ 0113 249 6285

🌐 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

🕒 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