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|  | **Are you worried about money or about being in debt?** |
|  | There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments. |
|  | Here is some information on the ways to contact people for help and advice with your money problems if you live in Craven. |
| Housing support | **Council tax and housing costs**  If you are finding it hard to pay your council tax or housing costs, you may be able to get housing benefit, or help to pay council tax.  **Contact Craven District Council or Citizens Advice** |
|  | **Craven District Council**  Phone – 01756 700 600  Email – [contactus@cravendc.gov.uk](mailto:contactus@cravendc.gov.uk)  Website – [www.cravendc.gov.uk](http://www.cravendc.gov.uk) |
|  | **Citizens Advice** **Craven and Harrogate Districts**  Phone 0808 278 7900  [www.cahd.org.uk/email](http://www.cahd.org.uk/email)  [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) |
|  | **Making your money go further**  Anyone who is worried about money can get a free benefit check. This will make sure you are getting the right amount of money and get advice on other ways to save money. For example, cheaper gas or electricity or free school meals.  **Contact Craven District Council and Citizens Advice** |
|  | **Craven District Council**  Phone – 01756 700 600  Email – [contactus@cravendc.gov.uk](mailto:contactus@cravendc.gov.uk)  Website – [www.cravendc.gov.uk](http://www.cravendc.gov.uk) |
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|  | **Debt advice**  If you are in debt or owe money, you can get help and advice about ways to pay off your debts each month.  **Contact Craven District Council or Citizens Advice or Christians Against Poverty** |
|  | **Craven District Council**  Phone – 01756 700 600  Email – [contactus@cravendc.gov.uk](mailto:contactus@cravendc.gov.uk)  Website – [www.cravendc.gov.uk](http://www.cravendc.gov.uk) |
|  | **Citizens Advice Craven and Harrogate Districts**  Phone 0808 278 7900  [www.cahd.org.uk/email](http://www.cahd.org.uk/email)  Website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) |
|  | **Christians Against Poverty**  Phone – 0800 328 0006  Website [www.capuk.org](http://www.capuk.org) |
|  | **Benefit help**  If you have made a new claim for benefits you might be able to get money in advance to pay for things like rent or food. This money is a loan and must be paid be back. It will be taken from your benefits once they start, so make sure you talk to someone before you ask for an advance benefit payment.  **Contact Craven District Council or Citizens Advice** |
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|  | **Citizens Advice Craven and Harrogate Districts**  Phone 0808 278 7900  [www.cahd.org.uk/email](http://www.cahd.org.uk/email)  Website - [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) |
|  | **Hardship payment**  If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department of work and Pensions). These payments are not made straight away and not everyone will be able to get one.  **Contact Craven District Council or Citizens Advice** |
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|  | **Citizens Advice Craven and Harrogate Districts**  Phone 0808 278 7900  [www.cahd.org.uk/email](http://www.cahd.org.uk/email)  Website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) |
| amount of money | If you get a hardship payment for Universal Credit you **will** need to pay this money back.  If you get a hardship payment for Jobseekers allowance or Employment support allowance, you **do not need** to pay this money back. |
| urgent advice | **Challenge a decision**  You can challenge a decision about your benefits. This may be because they have been stopped or reduced. Or you have been refused benefits or told you have been overpaid. You will have to make this challenge within one month.  **Contact Craven District Council and Citizens Advice** |
|  | **Craven District Council**  Phone – 01756 700 600  Email – [contactus@cravendc.gov.uk](mailto:contactus@cravendc.gov.uk)  Website – [www.cravendc.gov.uk](http://www.cravendc.gov.uk) |
|  | **Citizens Advice Craven and Harrogate Districts**  Phone 0808 278 7900  [www.cahd.org.uk/email](http://www.cahd.org.uk/email)  Website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) |
|  | **For advice claiming Universal Credit**  Contact – Citizens Advice help to claim  Phone 0800 1448444  Website - [www.citizensadvice.org.uk/benefits/universal-credit](http://www.citizensadvice.org.uk/benefits/universal-credit) |
|  | **For help if you are homeless or at risk of being homeless**  Contact – Craven District Council Housing Options Team  Phone – 01756 706 475 or 01653 699 392  Email - [housing@cravendc.gov.uk](mailto:housing@cravendc.gov.uk)  Website -[www.cravendc.gov.uk/housing/homelessness/homeless-or-at-risk-of-homeless](http://www.cravendc.gov.uk/housing/homelessness/homeless-or-at-risk-of-homeless) |
|  | **Advice and help for older people, their families and carers**  Contact – Age UK North Craven Website  Phone – 01729 823066  Email – [info@ageuknorthcraven.org](mailto:info@ageuknorthcraven.org)  Website - [www.ageuk.org.uknorthcraven](http://www.ageuk.org.uknorthcraven) |
|  | **For information, advice and support for carers (this includes help to apply for benefits and carers assessments)**  Contact –Carers’ Resource  Phone – 0808 501 5939  Website - [www.carersresource.org](http://www.carersresource.org) |
|  | **For help to move into the community or stay in the community and keep families together**  Contact - North Yorkshire Local Assistance Fund  Phone – 01904 550 030  Email – [nylaf@familyfundservices.co.uk](mailto:nylaf@familyfundservices.co.uk)  Website - [www.northyorks.gov.uk/local-assistance-fund](http://www.northyorks.gov.uk/local-assistance-fund) |
|  | **For support if you or anyone you know is affected by domestic abuse or sexual violence**  Contact – IDAS  Phone – 03000 110 110  Email - [info@idas.org.uk](mailto:info@idas.org.uk)  Website- [www.idas.org.uk](http://www.idas.org.uk) |
|  | **For advice if you are finding it hard to pay for gas or electricity**  Contact – Warm and Well in North Yorkshire  Phone – 01609 767 555  Email – [wnw@northyorkslca.org.uk](mailto:wnw@northyorkslca.org.uk)  Website - [www.warmandwell.org.uk](http://www.warmandwell.org.uk) |
|  | **For help to buy to fruit, vegetables and milk if you are pregnant or have a child under 4 years of age and are on a low income.**  Contact – Healthy Start Vouchers  Apply on the internet – [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk) |
|  | **For free independent debt advice**  Contact - the National Debtline  Phone – 0808 808 4000  Website - [www.nationaldebtline.org](http://www.nationaldebtline.org) |
|  | **For help and advice with money if you live in Leeds, Wakefield, Harrogate or Craven**  Contact – Leeds Credit Union  Phone – 0113 242 3343  Website - [www.creditunion.co.uk](http://www.creditunion.co.uk) |
|  | **For information and help with money**  Contact – Turn2us  Phone – 0808 802 2000  Website - [www.turn2us.org.uk](http://www.turn2us.org.uk) |
|  | **For migrants with no Recourse to Public Funds (NRPF)**  **Who need advice on housing and money for families with children**  Contact – Project 17  Phone – 07963 509 044  Website - [www.project17.org.uk](http://www.project17.org.uk) |
|  | **For help to remove NRPF removed and any other support with this**  Contact – The Unity Project  Website - [www.unity-project.org.uk](http://www.unity-project.org.uk) |

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Exclusively Inclusive for making this information in Easy Read

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

You can access the Worrying about Money leaflets at [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets)

This information was last updated on 29/04/2022