

# Worrying about money?

Support is available in Ryedale



Three steps to find options and places to get help

## Step 1: What's the problem?

### **I suddenly have no money**

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

### **My money doesn't stretch far enough**

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

### **I have debt**

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

### **I am waiting on a benefit payment or advance**

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

## Step 2: What are some options?

### 1 Council Support Schemes

People on low incomes may be able to get Housing Benefit, Discretionary Housing Payments (for working age residents on Universal Credit) and Council Tax Support from Ryedale District Council. All schemes will depend on your current circumstances.

Find out more at: [www.northyorks.gov.uk/benefits](http://www.northyorks.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 with managing gas and electricity bills and make sure you're not missing out on things like free school meals.

### 3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

### 4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

### 5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the DWP. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

### 6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

## Step 3: Where can I get help? For free and confidential advice

#### NORTH YORKSHIRE COUNCIL: RYEDALE BENEFITS

Advice on benefits, hardship payments and support schemes  
0300 131 2131 | [www.northyorks.gov.uk/benefits](http://www.northyorks.gov.uk/benefits)  
BenefitsGC.rye@northyorks.gov.uk

Help with options: 1 2 5 6

#### CITIZENS ADVICE NORTH YORKSHIRE

Advice on debt, benefits, employment, housing and more  
0808 278 7900 | [advice@northyorkslca.org.uk](mailto:advice@northyorkslca.org.uk)  
[www.cany.org.uk](http://www.cany.org.uk)

Help with options: 1 2 3 4 5 6

#### NATIONAL DEBTLINE

Advice on any aspect of debt  
0808 808 4000 | [www.nationaldebtline.org](http://www.nationaldebtline.org)

Help with option: 3

**Citizens Advice Help to Claim**  
Advice for claiming Universal Credit  
0800 144 8444  
[www.citizensadvice.org.uk/benefits/universal-credit](http://www.citizensadvice.org.uk/benefits/universal-credit)

#### WARM AND WELL IN NORTH YORKSHIRE

Advice and grants for people struggling to afford their energy bills  
01609 767 555 | [wnw@northyorkslca.org.uk](mailto:wnw@northyorkslca.org.uk)  
[www.warmandwell.org.uk](http://www.warmandwell.org.uk)

Help with option: 2

#### AGE UK NORTH YORKSHIRE COAST AND MOORS

Advice and support for people aged 50+ and their families in the Ryedale area  
01723 379 058 | [enquiries@ageuknycm.org.uk](mailto:enquiries@ageuknycm.org.uk)  
[www.ageuk.org.uk/northyorkshirecoastmoors](http://www.ageuk.org.uk/northyorkshirecoastmoors)

Help with options: 1 2

#### STEPCHANGE

Debt advice and money management  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

Help with option: 3

## Other Support

#### North Yorkshire Local Assistance Fund

Help may be available to move into/remain in the community and to keep families under great pressure to stay together  
01904 550 030

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

#### North Yorkshire Council: Ryedale Housing

Support with housing including finding a home, homelessness and tenant and landlord information  
0300 131 2131  
[housing1.rye@northyorks.gov.uk](mailto:housing1.rye@northyorks.gov.uk)  
[www.northyorks.gov.uk/housing-and-homelessness](http://www.northyorks.gov.uk/housing-and-homelessness)

#### Carers Plus Yorkshire

Support for unpaid carers and the wider community  
01723 850 155 | [admin@carersplus.net](mailto:admin@carersplus.net)  
[www.carersplus.net](http://www.carersplus.net)

#### Ryedale Community Transport CIO

Providing affordable, rural transport solutions for Ryedale residents  
01653 699 059 | [www.ryedalect.org](http://www.ryedalect.org)

#### POMOC Community Scarborough and Ryedale

Information and advice for members of the Eastern European community  
[www.northyorks.gov.uk/community-and-volunteering/community-projects/pomoc-scarborough-and-ryedale-area](http://www.northyorks.gov.uk/community-and-volunteering/community-projects/pomoc-scarborough-and-ryedale-area)

#### Ryedale Community Connect

A directory of financial support and mental health advice  
[communityconnect.rye@northyorks.gov.uk](mailto:communityconnect.rye@northyorks.gov.uk)  
[www.ryedale-community-connect.com](http://www.ryedale-community-connect.com)

#### North Yorkshire Connect

Find local groups, services, or activities in your area  
[www.northyorkshireconnect.org.uk](http://www.northyorkshireconnect.org.uk)

#### Citizens Online

Free digital support line to help residents get started with technology and build confidence online  
0808 196 5883 | [www.citizenonline.org.uk](http://www.citizenonline.org.uk)

#### Turn2Us

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

## Other Support

### Healthy Start Vouchers

**Help to buy fruit, vegetables and milk if you are pregnant or have a child under 4 and are on a low income**

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

### MoneyHelper

**Advice to help improve your finances**

0800 138 7777 | 0770 134 2744 (WhatsApp)  
[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

### Friends of the Elderly

**Grants for older people**

020 7730 8263  
[www.fote.org.uk/contact-us](http://www.fote.org.uk/contact-us)

### IDAS

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

0808 2000 0247 (24/7)  
[www.idas.org.uk](http://www.idas.org.uk)

### Age UK

**Information and advice service for older people, their families and carers**

0800 678 1602  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

### Christians Against Poverty (CAP)

**Debt counselling**

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

## For Migrants with No Recourse to Public Funds (NRPF)

### Project 17

**Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF**

07963 509 044  
[www.project17.org.uk](http://www.project17.org.uk)

### The Unity Project

**Support to have NRPF condition removed if applicable and other support**  
[www.unity-project.org.uk](http://www.unity-project.org.uk)

### Citizens Advice Immigration Support

**Support after you receive refugee status**  
[www.citizensadvice.org.uk/immigration/after-you-get-refugee-status](http://www.citizensadvice.org.uk/immigration/after-you-get-refugee-status)

## 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 26/06/23

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



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Interactive version



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