

Debt and Money Advice

Money Helper	<p><u>Free and impartial help with money, backed by the government MoneyHelper</u></p> <p><u>Money Helper</u></p> <p>The Money and Pensions Service has launched <u>MoneyHelper</u> - a new support service and website for customers. MoneyHelper brings together the Money Advice Service, The Pensions Advisory Service and Pension Wise. The three legacy websites for those services are no longer active – anyone trying to access them will be redirected to the most applicable MoneyHelper webpage.</p>
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CAP christians against poverty  <small>Christians Against Poverty</small>	<p>The CAP Money Course is a free course that will teach you budgeting skills and a simple, cash-based system that works. In just a few weeks, you will get to grips with your finances so you can budget, save and prevent debt.</p> <p>They provide assistance with Debt support, Money advice and can help remove them if you meet certain criteria.</p> <p><u>Visit the website for more info</u></p>	<p>To book a place please contact: <u>capmoneyholmfirth@gmail.com</u></p> <p>It will be run by the Upper Holme Valley Team Churches.</p> <p>CAP are part of the JCP Youth Hub at High Street, Huddersfield. Presence is weekly on Thursdays from 9:30am - 12:30pm.</p>
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ICAFS - INDEPENDENT CHILDREN & ADULT FINANCIAL SERVICES, Kirklees Council in partnership with Thornton Lodge Action Group



NEED MONEY ADVICE? A free and service for residents of Thornton Lodge, Crosland Moor, Birkby and Fartown - see flyer link below for more for details.

The service offers Advice, Information, Guidance and Advocacy.

Urdu speaking staff available.

[Debt Flyer ICAFS](#)

Please call: 07842 344832 to make an appointment or to find out more information about the services offered.

Money Advice Team



This money advice service is provided by Kirklees Council for their tenants only.

[Reasons to refer Council tenants to Kirklees Money Advice Team](#)

Email: mau@knh.org.uk
or call: 01484 414975

BANKS

Various banks helping vulnerable people to open a Basic Bank account. This could be due to poor credit history or having limited ID.

BANKS

[HSBC](#) - An initiative being launched to support the homeless access a bank account.

[Barclays Bank](#) - Can help you open an account if you don't have photo ID. This option is available to open an online account only

[Lloyds Bank](#) - A Lloyds Basic Account may be available if you don't meet the conditions for one of our other current accounts. This might be because you're bankrupt, in financial difficulty, or if we're not able to obtain information about your credit history.

[Santander](#) - This account may be right for you if you've been turned down when applying for other current accounts, or if you've got a poor credit history

[Lloyds](#) - This might be because you're bankrupt, in financial difficulty, or if we're not able to obtain information about your credit history.

BANKS

Moneysavingexpert.com
[Basic bank accounts](#)

[Citizens advice getting a bank account](#)

Huddersfield Mission
Budgeting Course

Huddersfield

Refer to the [Huddersfield Mission website](#) for information.
Call: 01484 421461 (available weekdays Monday to Friday from 10:00am - 4:00pm)

Kirklees and Calderdale Credit Union

Calderdale and Kirklees
20 Queen Street,
Huddersfield,
HD1 2SP

See [Calderdale Credit Union website](#) for information.
A non-profit financial co-operative, offering help and support with budgeting, savings accounts, Christmas savings accounts and affordable loans.
The company operates under ethical guidelines and offers services to individuals that may struggle to receive credit elsewhere. Savings are protected like any other financial organisation due to Financial Service Authority Regulations.

KHN (Kirklees Homes and Neighbourhoods)
Money Advice Service

Kirklees

To refer, see [KNH website](#) for information.

Please note that MAS Advisers are working from home, if your call is not picked up straight away you can leave a message and your call will be returned, usually the same day.

Winter Fuel Payment

For people with no entitlement to State Pension or another Social Security Benefit a claim can be made and assessed providing customer born on or before 5 January 1952.

Payments between £100 and £300 to eligible people. Payments made over a 4wk period, starting in November.

If there is entitlement to State Pension or another Social Security Benefit (but not Housing Benefit, Council Tax Reduction or Child Benefit), calls received at pensions centres should be dealt with using Point & Click tool.

Jobcentre (WSD), Benefit and Contact Centre staff will need to signpost to the Winter Fuel Payments Enquiry Line (WFPEL)

Claimants Winter Fuel Payments enquiry line:
0845 6060265

<p>Household Support Fund</p>	<p>Kirklees</p>	<p>Vulnerable households across the country can now access a new national £500m support fund to help them with essentials over the coming months, up to 31 March 2022, as the country continues its recovery from the pandemic.</p> <p>Eligibility and what it can be spent on is decided by each local authority.</p> <p>See Government launches £500m support for vulnerable households over winter - GOV.UK</p>
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	<p>Breathing Space, officially called the Debt Respite Scheme, is a government scheme which could help relieve some of the pressure and stress caused by being in debt.</p> <p>Breathing Space will provide those citizens with problem debt the right to legal protections from creditor action for a period of 60 days, in order for them to receive legal advice and enter into an appropriate debt solution. It gives them the opportunity to take control of their finances and put themselves on a sustainable footing.</p> <p>Breathing Space. Debt Respite Scheme Advice. StepChange</p>
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