

Worrying about money?

Support is available in York



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

Emergency financial support is available from York Crisis and Resilience Fund (CRF), including for food, gas, electricity and other essentials. People on low incomes may be eligible for Council Tax Support and CRF Housing Payments from the council. This will depend on your current circumstances.

Find out more at: www.york.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 you find cheaper deals on things like internet, phone and insurance and make sure you're not missing out on things like free school meals and prescriptions.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts, access grants and other financial support 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 and you are on Universal Credit, you may be able to access a Hardship Payment. Hardship payments are not always paid immediately and usually need to be paid back.

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

CITY OF YORK COUNCIL BENEFITS ADVICE

Advice and support to help residents claim the benefits they may be entitled to

01904 552 044 | www.york.gov.uk/benefits
BenefitsContributions@york.gov.uk

Help with options: 1 2 4 5 6

CITIZENS ADVICE YORK

Advice on debt, benefits, employment, housing and more

0808 278 7895 | www.citizensadviceyork.org.uk

Help with options: 1 2 3 4 5 6

CHRISTIANS AGAINST POVERTY

Advice and support for people with problem debt

0800 328 0006 | york@capuk.org
www.capuk.org

Help with option: 3

PEASHOLME CHARITY

Advice on benefits, handling claims and housing issues

01904 466 866 | info@peasholmecharity.org
www.peasholmecharity.org.uk

Help with options: 1 2 4 5

AGE UK YORK

Help and support for people who are state pension age and older

01904 634 061 | www.ageuk.org.uk/york
firstcall@ageukyork.org.uk

Help with options: 1 2 4 5

OLDER CITIZENS ADVOCACY YORK

Support with benefits for people over 50

01904 676 200 | info@ocay.org.uk
oldercitizensadvocacyyork.org.uk

Help with options: 1 2 6

YORK CARERS CENTRE

Support for unpaid carers of all ages

01904 715 490
enquiries@yorkcarerscentre.co.uk
www.yorkcarerscentre.co.uk

Help with options: 1 2 6

JRHT MONEY & BENEFITS ADVISORS

High quality, proactive money, benefits and debt advice

0800 587 0211 | mba@jrht.org.uk

Help with options: 1 2 3 4 5 6

YORK ENERGY ADVICE

Support on energy issues if on low income, aged 65+, or experiencing long-term physical or mental health condition

01904 922 249 | yorkenergyadvice.org.uk
info@yorkenergyadvice.org.uk

Help with options: 1 2

For People with NRPF*

*For migrants, asylum seekers and people with no recourse to public funds status

Refugee Action York
Support for asylum seekers, refugees and migrants
07510 544 692

info@refugeeactionyork.com
www.refugeeactionyork.org

Project 17
Advice on housing and financial options for families with children facing severe poverty or homelessness because they have NRPF

07963 509 044
info@project17.org.uk
www.project17.org.uk

Other Support

Live Well York

Information and money advice
www.livewellyork.co.uk/talkmoney

Local Area Coordinators

Help to stay safe, well, independent and connected to your community
www.york.gov.uk/LocalAreaCoordination

City of York Council Housing Options Team

Advice and information if you're at risk of homelessness or worried about your housing

01904 554 500

housing.options@york.gov.uk
www.york.gov.uk/HousingOptions

North Yorkshire Law Centre

Specialist advice and assistance to those with housing issues

01748 902 859 | www.cany.org.uk
lawcentre@northyorkslca.org.uk

Community First Community Bank

Banking services, affordable loans, budgeting and savings accounts

0303 030 0010

www.communityfirstcu.co.uk

The Baroness Hale Legal Clinic

Free legal services in areas including family, employment, consumer and landlord and tenant disputes

law-clinic@york.ac.uk
www.york.ac.uk/law/legal-clinic/legal-clinic-for-clients/

Healthy Start

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 | www.healthystart.nhs.uk
healthy.start@nhsbsa.nhs.uk

York Family Information Service

Government help with childcare costs for parents

01904 554 444

www.childcarechoices.gov.uk

York Mind

Services for anyone affected by mental ill-health or emotional distress

01904 643 364 | office@yorkmind.org.uk
www.yorkmind.org.uk

Money Wellness

Help with budgeting guidance, benefits assessments and income maximisation

0800 011 4231

contactus@moneywellness.com

www.moneywellness.com/debt-advice

Yorkshire Water

Support schemes to help if you're struggling to pay or to reduce your bill

0345 1299 299

www.yorkshirewater.com/bill-account/help-paying-your-bill

StepChange

Expert debt advice and money guidance

0800 138 1111 | www.stepchange.org



Interactive version:



www.worryingaboutmoney.co.uk/york

Updated: 22/04/26