Worrying about money?

Support is available in York



Three steps to find options and places to get help

York Talk Money

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

I am waiting on a benefit payment or advance

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

See options: 1 4

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low to cover costs
- 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 and/or family
- Benefit repayments

See option: 3

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. Advisors can also provide support to access any discounts you may be entitled to, help with managing gas and electricity bills, and make sure you're not missing out on things like school clothing grants or 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 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 and benefits advice
0800 587 0211 | mba@jrht.org.uk
Help with options: 1 2 4 5 6

YORK ENERGY ADVICE

Support on energy issues – free for those on low income, or aged 65+, or experiencing long-term physical or mental health conditions
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

RAY (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

York Family Information Service
Help with reducing childcare costs, plus information on services and support for families
01904 554 444 | fis@york.gov.uk
www.raiseyork.co.uk/york-family-information-service

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
Debt advice and money management
0800 138 1111 | www.stepchange.org

Healthy Start
Help to buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4 (also available for people with NRPF)
0300 330 7010 | www.healthystart.nhs.uk
healthy.start@nhsbsa.nhs.uk

City of York Council · Independent Food Aid Network · citizens advice York · York Carers Centre · RAY Refugee Action York · Live Well York · York Age UK · York Energy Advice by York Community Energy · mind York · OCAY Older Citizens Advocacy York · Peasholme Charity

Interactive version:

Updated: 09/11/26

www.worryingaboutmoney.co.uk/york