

please keep  
me for future  
reference!

Your next step

# Money Matters

These days lots of us are struggling to make ends meet. But help is at hand. Pick up the phone or go online to get help and advice on a wide range of money matters.

 **Kirklees**  
COUNCIL

## Problems with debt?

- **Problems paying council tax**  
01484 414900
- **Citizens Advice** – for all sorts of money worries 0844 848 7970 or [www.adviceguide.org.uk](http://www.adviceguide.org.uk)
- **National Debtline:** 0808 808 4000 or [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)
- **Loan Sharks** – 24/7 confidential helpline for people affected by illegal moneylenders 0300 555 2222 or text 'loan shark + your message' to 60003
- **KNH Tenants** can ring 01484 414886 for debt advice

## Information on learning and work

- **Learning Line** 0800 5979 979

## Need a loan?

- **Castle and Minster Credit Union** offer affordable loans, savings and current accounts 01484 226666 or [www.castleandminster.co.uk](http://www.castleandminster.co.uk)

## Claiming benefits

- **Out of work** – to make a claim for benefit call JobCentre Plus on 0800 055 6688
- **To claim housing benefit or council tax benefit** 01484 414950 or go to your local Library and Information Centre
- **Find out if you can get tax credits** if you are working Tax Credits Helpline 0345 300 3900
- Find out if you can get **Pension Credit** Pension Service 0800 991234
- For advice on claiming benefits: **Kirklees Benefit Advice Huddersfield** 01484 223950
- **Citizens Advice** 0844 848 7970

## Homeless or at risk of losing your home?

- **Housing Options and Support**  
01484 221350

## Is your home hard to heat?

### Do you have high fuel bills?

- **Citizens Advice** 0844 848 7970 for advice on dealing with fuel debts and getting the best energy deals
- **KNH tenants** can ring 01484 416733 for advice on energy and fuel poverty

## Get online to save £££s

Whether it's insurance, electricity or mobile phones, the cheapest rates are often only available online. Get an affordable PC and get online today to find the best deals. 03719 100100  
[www.getonlineathome.org](http://www.getonlineathome.org)

## Need a job?

- **Step by Step** Find out about friendly sessions in your area to help you find a job, training course or volunteering opportunity. 01484 416268 or [kirkleesareas.wordpress.com/priority-neighbourhoods/step-by-step](http://kirkleesareas.wordpress.com/priority-neighbourhoods/step-by-step)
- **JobCentre Plus** 0845 6043719 or visit offices at Market St Huddersfield
- **Connexions Centre** (for young people) Huddersfield 01484 226800 or 01924 324200

## Kids need new school uniform?

**Uniform Exchange** supply **FREE** recycled school uniform to families in need 07955 724789  
[www.uniform-exchange.org](http://www.uniform-exchange.org)