

HELP WITH MANAGING YOUR MONEY



September 2023

Helping Leeds people with money worries

Who is this booklet for?

If you are worried about money, debt, struggling to pay bills or thinking of taking out a loan, this booklet provides details of the various organisations and agencies in Leeds that offer free help and advice across a range of money-related issues.

Appointments are available via telephone, digital or face to face, depending on the organisation. A short description of the type of help you can expect is provided. For more information, please contact the relevant service directly. If you cannot access any of the information in this booklet or need help contacting the services listed, please visit your local Community Hub (page 32).



The Leeds MIC map provides information on where to access advice locations across the city. You can access this via the MIC homepage or by using this QR code.

PLEASE NOTE:

All information contained in this booklet was correct at the time of printing (September 2023). Please check with each agency prior to your visit as details may have changed.

Financial Inclusion Team, Leeds City Council

 financial.inclusion@leeds.gov.uk  www.leedsmic.org.uk

 LeedsMIC  Leeds MIC  LeedsMIC

You can find contact details and language support for all council services at www.leeds.gov.uk/contactus



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MONEY, DEBT AND BENEFITS ADVICE



The agencies listed in this section offer free, independent, and confidential advice covering a wide range of issues associated with debt, benefits, and affordable loans.

Debt and money advice



All debt advice agencies listed are accredited as meeting

the Advice Quality Standard (AQS). You should always use advice agencies quality marked with AQS. You will find a range of services that can support with debt advice, along with support for students in this section.

Advonet: Free, independent and confidential advocacy

Free, independent and confidential advocacy and information provided in over 13 different languages, as well as in British Sign Language. This covers access to services such as health and social care, debt, benefits/entitlements and housing. Advonet work with people from all communities throughout Leeds.

☎ 0113 244 0606
✉ office@advonet.org.uk
🌐 www.advonet.org.uk

ASHA Neighbourhood Project

Offer support and advocacy covering welfare benefits, housing, education, utilities, domestic issues and signposting to other services for immigration assistance.

☎ 0113 270 4600
✉ info@ashaleeds.org.uk
🌐 <https://ashaneighbourhood.wordpress.com>

Better Leeds Communities

Face to face, outreach and drop-in services for those who are struggling with debt, money and finances.

Advice in Children Centres

Better Leeds Communities also provide advice in Children's Centres. Topics include benefits, debt, problems at work, housing issues and budgeting, as well as help with any questions or issues relating to family matters, health or education. Families with a child under age five, pregnant women and their partners, can access this advice.

☎ 0113 275 4142
✉ advice@betterleeds.org.uk
🌐 <https://betterleeds.org.uk>



Burmantofts Community Projects – Ebor Gardens Advice Centre and Money Buddies

Ebor Gardens Advice Centre provides debt advice, as well as the Leeds Money Buddy service for home budgeting, energy, benefits and financial wellbeing support. Face to face, digital and telephone advice is available.

- ☎ 0113 235 0276
- ✉ admin@egac.org
- 🌐 <https://www.burmantoftscommunityprojects.org>
- 🌐 <https://moneybuddies.org.uk>

Citizens Advice Leeds

Face to face, telephone and digital help and advice on a range of subjects including benefits, debt, employment and housing.

- ☎ 0808 278 7878
- 🌐 <https://citizensadviceleeds.org.uk>

Citizens Advice Consumer Helpline

For impartial advice about consumer problems, contact this national helpline.

- ☎ 0808 223 1133
- Relay UK - if you can't hear or speak on the phone, you can type what you want to say: 18001 then 0808 223 1133

Citizens Advice Chapeltown

Face to face, telephone and digital help and advice on a range of subjects including benefits, debt, employment and housing.

- ☎ 0808 278 7878
- 🌐 <https://www.citizensadvice.org.uk/local/chapeltown/contact-us>

Christians Against Poverty (CAP)

CAP are a self-referral charity offering debt advice, job clubs, money coaching and life skills groups.

- ☎ 0800 328 0006
- 🌐 <https://capuk.org>

TIP

Remember...

Wherever you see the sign below you will be able to get help with finding the best kind of support for you.



Debt Advice Foundation

A registered national debt advice and education charity offering free, confidential support and advice to anyone worried about loans, credit, and debt.

- ☎ 0800 043 40 50
- 🌐 www.debtadvicefoundation.org

MoneyHelper

MoneyHelper is a free service provided by the Money and Pensions Service, offering online, over the phone or face-to-face advice and guidance on money and pensions. They can also point you to trusted services if you need more support.

- 🌐 <https://www.moneyhelper.org.uk/en/contact-us>
- 📱 Whatsapp (messaging): 07701342744
- ☎ 0800 138 7777

National Debt Line

A telephone advice and information service for individuals experiencing debt and financial difficulties. An interactive online advice service called 'My Money Steps' is also available for personalised help with your debts.

- ☎ 0808 808 4000
- 🌐 www.nationaldebtline.org

StepChange

A national charity which provides free independent debt advice and solutions either over the telephone or online.

- ☎ 0800 138 1111
- 🌐 <https://www.stepchange.org>

St Vincent's Support

Confidential debt service offering information, advice and support to clients on a low income in Leeds. This includes budgeting and fuel poverty advice. Appointment and telephone advice available.

- ☎ 0113 248 4126
- ✉ hello@stvincents-svp.org.uk
- 🌐 <https://svp.org.uk/stvincentsleeds>

Scope

Advice and support for disabled people including finance, social care, work, housing, equipment and assistive technology.

- ☎ 0800 800 3333
- 📱 Textphone: Dial 18001 then 0808 800 3333
- ✉ helpline@scope.org.uk
- 🌐 <https://www.scope.org.uk/advice-and-support>

Universities – support for students

Leeds Beckett University

Money Advice Line - offers advice about student funding, benefits, budgeting and debt, over the phone and at appointments.

📍 City Campus, Leeds, LS1 3HE

🕒 Mon- Thurs 10:00 – 12:00

☎ 0113 812 5593

✉ studentmoney@leedsbeckett.ac.uk

🌐 <https://www.leedsbeckett.ac.uk/student-information/money-advice/funding-from-leeds-beckett>

Leeds Trinity University

Money Advice Team - Offer information and advice on student income and benefits via email. You can also send in any money-related questions or queries.

📍 Brownberrie Lane, Horsforth, Leeds, LS18 5HD

✉ moneyadvice@leedstrinity.ac.uk

🌐 <https://www.leedstrinity.ac.uk/study/fees-and-finance/managing-your-money/money-management>

Leeds University Union

Help and Support Team - offers independent, confidential,

expert advice for free to all Leeds students. The team can help with anything from money worries to mental health difficulties.

📍 Lifton Place, Leeds, LS2 9JZ

🕒 Mon, Tues, Thurs, and Fri: 8.30am-19:00pm

Wed: 9:00am-19:00pm

Sat: 10:00am-18:00pm

Sun: 12:00am-18:00pm

☎ 0113 3801 400

✉ helpandsupport@luu.leeds.ac.uk

🌐 <https://www.luu.org.uk/about-us>

TIP

Budget planners...

Provide a detailed spending breakdown and help you take control of your money. Use a free budget planner to track your income and your spending, such as the one from MoneyHelper:

🌐 www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner



Benefits and Universal Credit

The organisations offering benefits advice can support with benefit checks and help with eligibility, making a claim, and specialist support for mandatory reconsiderations and appeals.

You can also use the benefits calculator (online tool) to get an idea of what you may be entitled to:

🌐 <https://www.entitledto.co.uk>

Department for Work and Pensions

The Department for Work and Pensions (DWP) is responsible for welfare, pensions and child maintenance policy. You can find information about all benefits and welfare payments via the DWP. This includes eligibility, appeals, tax credits and Universal Credit.

Universal Credit:

☎ 0800 328 5644

Jobcentre enquiry line - for legacy benefits:

☎ 0800 169 0190

🌐 <https://www.gov.uk/browse/benefits>

TIP

Don't miss out on benefits you're entitled to...

Claiming certain benefits can also open up access to other forms of support. Depending on eligibility, this can include Healthy Start vouchers, free school meals, reduced tariffs for certain utilities, free NHS prescriptions, dental care and eye tests etc.



Age UK Leeds

Age UK Leeds is an independent charity working in Leeds to offer support and services to older people. Telephone and digital advice is available for people over the state pension age, including benefit checks and help to make a claim.

☎ 0113 389 3000

✉ advice@ageukleeds.org.uk

🌐 <https://www.ageuk.org.uk/leeds>

Better Leeds Communities

Face to face, outreach drop-in services and advice is offered via Better Leeds Communities relating to benefits and other money problems. Specific support is also available to those who care for a child under the age of 16 and those who are expecting a child. Please contact Better Leeds Communities for full eligibility.

☎ 0113 275 4142
✉ info@betterleeds.org.uk
🌐 <https://betterleeds.org.uk>

Help to Claim Service

Citizens Advice operate the 'Help to Claim Service'. Advisors can help you with the early stages of your Universal Credit claim.

☎ 0800 144 8444 (National)
🌐 www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim

Citizens Advice Leeds

Citizens Advice Leeds offer telephone and digital advice for benefits, including benefit checks and appeals.

☎ 0808 278 7878
🌐 <https://citizensadviceleeds.org.uk/benefits-2>

Chapelton Citizens Advice

Chapelton Citizens Advice offer a telephone and digital service for help with benefits including benefit checks, help to make a claim and appeals.

☎ 0808 278 7878
🌐 <https://www.citizensadvice.org.uk/local/chapelton>

GIPSIL Advice Services

GIPSIL Advice Service provides free and independent advice and assistance. Face to face, telephone and digital help and advice is available, including support with appeals and casework in respect of welfare benefits and housing issues. Please contact GIPSIL for full details and eligibility.

☎ 0113 380 7615
🌐 <https://gipsil.org.uk>

Scope

Telephone and digital help and advice is available for disabled people on issues with benefits and other money problems.

☎ 0800 800 3333
☎ Textphone: Dial 18001 then 0808 800 3333
✉ helpline@scope.org.uk
🌐 <https://www.scope.org.uk/advice-and-support/>

Welfare Rights Unit

Leeds City Council's Welfare Rights Unit can:

- Give you free, confidential, impartial advice and support on a range of welfare benefits
- Help you to complete claim forms over the phone
- Offer guidance and support when making appeals
- Check your benefit entitlement and give guidance on using benefit systems

Face to face, telephone and email advice and support is available. If they cannot help, they will provide contact details of other agencies who may be able to assist you.

☎ 0113 376 0452
✉ Welfare.Rights@leeds.gov.uk
🌐 <https://www.leeds.gov.uk/benefits/welfare-rights>

TIP

Help to pay for a funeral

If you need financial help following a bereavement, you may be entitled to bereavement benefits. You could also get a DWP Funeral Expenses Payment if you get certain benefits and need help to pay for a funeral you're arranging.

- 🌐 <https://www.gov.uk/funeral-payments>
- 🌐 <https://www.leeds.gov.uk/births-deaths-and-marriages/death/bereavement-services/paying-for-a-funeral>

The advice agencies listed in this section of the booklet can help you to find out if you are eligible, get the right forms and apply for support if you need help. Funeral Loans are also available from Leeds Credit Union (details on page 12).



Low-cost loans

There are agencies in Leeds that can help with money advice and low-cost loans.

Leeds Credit Union

Leeds Credit Union provides affordable financial services such as low-cost loans, savings and bill paying accounts, children's savings, and budgeting services, all of which are based on individual circumstances.

Online banking is available, but you can also attend any of the four branches in Leeds:

- **City branch**, 32 Kirkgate, Leeds, LS2 7DR
- **Armley Hub**, 2 Stocks Hill, Armley, Leeds, LS12 1UQ
- **Dewsbury Road Hub**, 190 Dewsbury Road, LS11 6PF
- **Merrion House**, Merrion Way, Leeds, LS2 8BB

Opening times and further details can be found on the Leeds Credit Union.

- 🌐 <https://www.leedscreditunion.co.uk/about-us/branch-finder>
- ☎ 0113 242 3343
- ✉ services@leedscreditunion.co.uk

TIP

Check if a lender is authorised

As well as reporting a loan shark (see page 12), you can also check if a company is authorised to lend you money. To check if a lender is authorised, call the Financial Conduct Authority (freephone):

- ☎ 0800 111 6768
- 🌐 <https://www.fca.org.uk>



Trust Leeds

Trust Leeds is a local charity which can help with credit for small, personal loans of up to £1,000 for those with a business, or a new business they'd like to get off the ground, particularly where other lenders may not be able to help.

Full details about loans and contact information is available via their website.

- ☎ 07482 874595
- ✉ info@trustleeds.org.uk
- 🌐 www.trustleeds.org.uk

Scams and fraud

Don't feel embarrassed about reporting a scam – scammers are clever and scams can happen to anyone.

If you feel threatened or unsafe, call 999.

If the scammer is in your area and/or you have transferred money to them in the last 24 hours, call 101.

Report a scam to Citizens Advice by calling the consumer helpline:

- ☎ 0808 223 1133

West Yorkshire Financial Exploitation and Abuse Team (WYFEAT)

WYFEAT is a multi-agency task force set up to tackle financial exploitation and abuse in West Yorkshire. The types of cases WYFEAT investigate include scams, frauds, doorstep crime and financial abuse. If you have a concern about a resident who you believe may be a victim of scam or fraud, please email:

- ✉ dutyofficer@wyjs.org.uk
- 🌐 <https://www.wyjs.org.uk/trading-standardswyfeat>

TIP

Report a loan shark

Stop Loan Sharks investigates and prosecutes illegal money lenders and provides support for borrowers in the UK. If you have borrowed from a loan shark or are worried about someone else, they are here to help and keep you safe. You can report a loan shark anonymously.

- ☎ 0300 555 2222
- ✉ reportaloanshark@stoploansharks.gov.uk
- 🌐 <https://www.stoploansharks.co.uk>



HOUSING SUPPORT



The organisations listed in this section offer free, independent, and confidential advice covering a wide range of issues related to housing.

Housing Advice

These agencies all offer help and advice around housing rights and a range of support from setting up payment plans to help with form filling.

Better Leeds Communities

Better Leeds Communities' housing advice service can advise on a range of issues including renting, housing options after relationship breakdowns, tenants' rights, repairs and legal procedures, and can also refer you to temporary accommodation schemes. Face to face appointments, telephone and online support is all available.

☎ 0113 275 4142

✉ advice@betterleeds.org.uk

🌐 <https://betterleeds.org.uk/our-services/housing>

Citizens Advice

Citizens Advice Leeds and Citizens Advice Chapeltown offer information about how to go about renting or buying a home or just finding somewhere to live. You can also find advice on council tax, handling problems with your landlord, help to avoid losing your home and homelessness.

☎ 0808 278 7878

🌐 <https://www.citizensadvice.org.uk/housing>

Shelter

Shelter is a charity offering advice, information and advocacy to people on a range of housing issues and homelessness. National digital and telephone services are available for help and support from Shelter.

☎ 0808 800 4444 (Emergency)

🌐 Webchat: https://england.shelter.org.uk/get_help/webchat

🌐 https://england.shelter.org.uk/get_help

TIP

Find out what help is available

...if you are struggling to pay your council tax bill. You can also get help and advice from your local community hub (page 32).

🌐 <https://www.leeds.gov.uk/council-tax/discounts-and-exemptions>

TIP



Behind with your bills or rent?

When you're behind on repayments, don't think that a credit card or unsecured loan is a priority just because these companies shout the loudest or you are worried about your credit rating.

Your priorities are to keep a roof over your head, the house warm, and the bailiffs from your door.

Non-priority debts include credit cards, payday and fast cash loans, store finance including Buy Now Pay Later, and overdrafts.

For more information, visit www.leedsmic.org.uk



Legal Advice

Anyone facing repossession action for housing arrears (rent or mortgage) can get free representation at court on the day of the hearing through the duty solicitor scheme.

Civil Legal Advice (CLA)

The Civil Legal Advice (CLA) service provides specialist legal advice to people across England and Wales who qualify for legal aid. Legal aid can help meet the costs of legal advice and representation in court. You will need to check if you're eligible for legal aid by answering some general questions and providing information about your income and savings. If you are eligible, you will be directed to a legal adviser. If CLA cannot help, they will suggest somewhere else you might be able to get advice.

Check you are eligible:
🌐 www.gov.uk/check-legal-aid
☎ 0345 345 4 345



Housing in Leeds

Housing teams are located across the city to make sure you're never far from advice, support and guidance and they work with other organisations to deliver a range of services in communities.

Leeds City Council Housing

Local housing offices can provide advice about your tenancy, a repair, payment plans for rent and arrears, benefits applications and referrals to Leeds Credit Union or other support services. You can find out more information about a range of housing-related issues such as rent and arrears, repairs and benefit applications via your local housing office.

☎ 0800 188 4000 / 0113 376 0410
✉ HousingEnquiries@leeds.gov.uk
🌐 www.leeds.gov.uk/housing/contact-us-about-housing

Housing Options

Leeds Housing Options offer housing assessments, support for families, people with mental health needs, leaving hospital, leaving prison, fleeing domestic

violence, young people, people leaving care and making adaptations to your home.

☎ 0113 222 4412
✉ housing.options@leeds.gov.uk
🌐 <https://www.leeds.gov.uk/housing/homeless-or-at-risk/contact-leeds-housing-options>

Connect housing – Money Matters Service

Help and support is available for Connect Housing tenants, including benefit applications, budgeting support, access to debt advice, energy efficiency and referrals to other support services.

☎ 0300 5000 600
✉ hello@connecthousing.org.uk
🌐 <https://www.connecthousing.org.uk/support-advice>

GIPSIL (Gipton Supported Independent Living Limited)

Through their OWL and Engage Leeds services, GIPSIL provides housing-related support to young people, adults and families across Leeds. Contact GIPSIL for full eligibility information.

☎ 0113 391 8000
🌐 <https://gipsil.org.uk/services/housing-support>

Homelessness

If you're homeless, at risk, or worried about someone who is sleeping on the streets, there is help and advice available in Leeds.

Leeds Housing Options

If you're homeless or at risk of becoming homeless, Leeds Housing Options may be able to help.

Emergency out of hours:

☎ 0113 378 8366

🌐 <https://www.leeds.gov.uk/housing/homeless-or-at-risk>



TIP

Know your housing rights...

If your landlord is trying to evict you or you have concerns around your property's conditions, it is best to seek advice. Services listed in this section have websites full of information and many have advisers who can speak to you about your rights and potentially help in court.

Shelter

Shelter manages an emergency helpline which can be used if you are homeless, have nowhere to stay tonight, are worried about losing your home or are at risk of harm or abuse in your home. Emergency helpline:

☎ 0808 800 4444

🌐 https://england.shelter.org.uk/get_help

Street Outreach Service

The Street Outreach service support people who are rough sleeping or at risk of homelessness in Leeds. They provide ongoing support and will help with access to emergency accommodation.

☎ 0113 2459445

✉ leeds.sos@cgl.org.uk

🌐 <https://changegrowlive.org/street-outreach-service-leeds>

Other helpful information...

Support is available including grants and affordable loans in order to help you with your home.

Care and Repair

Care & Repair Leeds is an independent home improvement agency with charitable status, providing services across the whole of Leeds. They promote independent living for older people, adults and children with disabilities and people on low incomes.

☎ 0113 240 6009

✉ enquires@care-repair-leeds.org.uk

🌐 www.care-repair-leeds.org.uk

Disabled Facility Grant

If you're finding it difficult to move around your home, you may be eligible for a Disabled Facility Grant to make changes to the property. You can use the grant to help pay for adaptations to make it easier to move around and access your home.

This can include:

- installing ramps and widening doors
- improving access to rooms with stair lifts or downstairs bathrooms
- building wet floors or walk in showers

To arrange an assessment, contact the relevant number below.

☎ 0113 222 4403 (for children)

☎ 0113 222 4401 (for adults)

TIP

Remember...

...if your circumstances mean you have additional costs or have care needs due to age or disability it's important to get a benefit check as you or someone caring for you may be entitled to financial help and other support, The advice organisations listed in Section 1 can help you with this.



Leeds City Council - Council Tax

Help and advice is available if you are having problems paying your Council Tax.

☎ 0113 222 4404

✉ ctax.recovery@leeds.gov.uk

🌐 <https://www.leeds.gov.uk/council-tax/discounts-and-exemptions>

You can also get support from your local community hub (page 32).

Home Improvement Assistance Loan

If you are a homeowner and can't afford to keep your home safe, warm or weatherproof, you may be eligible for a Home Improvement Assistance (HIA) loan. There are no monthly payments to make and you only start repaying the loan when you no longer live in your home. The Home Improvement Assistance (HIA) loan will help you to:

- carry out essential repairs to your house
- live in a warm and comfortable home
- make your home more secure

To apply, or for more information, contact:

☎ 0113 378 4702

✉ hia@leeds.gov.uk

🌐 <https://www.leeds.gov.uk/housing/home-improvement-loan>

The Leeds Credit Union Money and Budgeting Service (MABS)

This team works in partnership with Housing Leeds, helping tenants who are struggling to budget their money and pay their bills. Home visits as well as appointments at LCC Hubs and Libraries are available.

For further information contact:

☎ 07894587177

✉ mabs@leedscreditunion.co.uk

TIP

Need help...

...with your energy or utility bills, go to page 24. If you're in rent arrears, the organisations listed in the debt and money section on page 5 may also be able to help.

ENERGY, FUEL AND FOOD



The organisations listed in this section offer support and advice on a range of issues, from emergency food to utility bills.

Local Welfare Support Scheme

Leeds City Council has a Local Welfare Support Scheme, which offers short term support for Leeds residents experiencing an emergency or crisis and meet the eligibility criteria. Support is available with food, energy and essential household items.

To view the eligibility criteria, go to:

🌐 www.leeds.gov.uk/LWSS

Applications are made by calling the phone number below.

☎ 0113 376 0330 or ☎ Freephone: 0800 9532303

Access the Local Welfare Support Scheme:

🕒 Mon, Tue, Thu, Fri: 9.00am-4.00pm. Wed: 10.00am-4.00pm.

Help with food

There is support available for anyone in Leeds experiencing difficulties accessing food. Personal circumstances will determine the type of help that can be received.

Leeds Food Aid Network (FAN)

The Leeds Food Aid Network brings together food provision services in the city including drop-ins, soup kitchens, outreaches, foodbanks, pay as you feel cafes and other food enterprises such as food pantries. On the Leeds Food Aid Network website, you can find

details of food aid providers operating in the city, including community kitchens and food banks as well as homeless and street outreach provisions.

Food map

You can use the Food Aid Network Map to see the geographical location of food providers across Leeds, including foodbanks, drop-ins, Community Hubs, cafes, businesses and enterprises.



The latest version of the map can be found on the Food Aid Network website.

🌐 leedsfoodaidnetwork.co.uk/find-emergency-food

Trussell Trust

Help through Hardship

If you are in financial crisis, you can call the free national helpline to talk confidentially with a trained Citizens Advice adviser.

☎ 0808 2082138

🕒 (Monday to Friday, 9am-5pm, closed on public holidays)

How to get a food voucher

In order to get help from a Trussell Trust food bank you will need to be referred with a voucher, which can be issued by a number of local community organisations (for instance schools, GPs and advice agencies). Your local Trussell Trust food bank can advise which agencies can help.



Find your local food bank Leeds North and West Foodbank

☎ 0113 244 4696

✉ info@leedsnorthandwest.foodbank.org.uk

Leeds South and East Foodbank

☎ 0113 3450850

✉ info@leedssouthandeast.foodbank.org.uk

Wetherby & District Foodbank

☎ 07840 455725

✉ info@wetherbyanddistrict.foodbank.org.uk

Healthy Start scheme

The Healthy Start Scheme provides eligible pregnant women and families with children aged under 4 years old with vouchers for milk, fresh, frozen, and tinned fruit and vegetables, fresh, dried, and tinned pulses, and infant formula milk. Free vitamins are also available. Contact us to find out more about the scheme and whether or not you are eligible:

✉ healthy.start@nhsbsa.nhs.uk

☎ 0300 330 7010 (Phone lines are open 8am to 6pm Monday to Friday, except public holidays)

🌐 <https://www.healthystart.nhs.uk/how-to-apply>



Healthy Holidays

Healthy Holidays Leeds provides free holiday clubs over Easter, Summer and during the Christmas holidays for children and young people eligible for free school meals. The programme offers enriching activities together with a healthy meal and promotes nutritional education as well as offering opportunities to signpost families to additional sources of support.

- 🌐 www.leeds.gov.uk/children-and-families/healthy-holidays
- ✉ healthyholidays@leeds.gov.uk



Energy, utility and household bills

You can find specialist advice and receive support on energy, utility and household related matters, including referrals or signposting for emergency payments/vouchers.

If you're struggling to pay a bill, you should contact your provider as soon as you can. If you need help with any type of debt, you can find more organisations that can help you listed on the debt and money advice section starting on page 4. For help with housing issues, including homelessness, see the housing pages in this booklet starting on page 14.

Citizens Advice Leeds Energy Affordability helpline

Citizens Advice Leeds have dedicated Energy Advisers working to help customers with a range of issues. This includes help with bills and tariffs, debt advice, negotiating with creditors, securing charitable or other assistance, making complaints and resolving disputes with Energy Suppliers and the Energy

Ombudsman. The service can also refer to Green Doctor and other agencies where appropriate. Call the helpline, send an online query or use their webchat service.

- ☎ 0800 448 0721
- 🌐 (form and webchat): <https://citizensadviceleeds.org.uk/energy-bills>

Groundwork - Green Doctor

Green Doctors are trained energy-efficiency experts. They offer free, impartial advice, home visits and telephone support, to help you take control of your bills, save energy where possible in the home, and to access grants, services and initiatives available. They provide different kinds of support, such as advice on paying off debt with energy or water companies, smart meters, identifying issues, such as damp, mould, condensation and the free installation of energy saving measures.

- ☎ 0113 238 0601
- 🌐 <https://www.groundwork.org.uk/greendoctor>

Home Plus Leeds

Green Doctor also work as part of the HomePlus Leeds project which includes Care & Repair Leeds and AgeUK, and covers a range of home care support

for older people. Home Plus service is for people who may be struggling to heat their home, pay heating bills or need free energy advice. They also offer help changing to the cheapest energy deal, provide free energy saving equipment and advice, and deliver draught proofing and insulation measures. They can help any household with an income of less than £30k and savings less than £16K and:

- Who are over age of 65
- Pregnant or living with dependent children under 18 years old
- Has a disability or long-term health condition: respiratory, diabetes, arthritis or enduring mental health

- ☎ 0113 240 6009
- ✉ homeplus@care-repair-leeds.org.uk
- 🌐 <https://care-repair-leeds.org.uk/home-plus>

National Energy Action for warm homes (NEA)

For useful resources if you're struggling with the cost of energy, or for advice via the phone or online chat.

- ☎ 0800 304 7159
- 🕒 Mon-Fri 10.00am-12.00noon
- 🌐 <https://www.nea.org.uk>

Scope Disability Energy support

Telephone service for disabled households in England or Wales, providing specialist advice including managing energy debt, switching tariffs or supplier, energy efficiency, accessing energy benefits, grants and trusts, contacting or complaining to suppliers, understanding gas and electricity bills and understanding heating systems.

☎ 0808 801 0828

✉ Disability.EnergySupport@scope.org.uk

🌐 <https://www.scope.org.uk/disability-energy-support>

Yorkshire Water

Yorkshire Water offer a number of schemes and payment options aimed at helping vulnerable customers with ongoing water bills, arrears and advice for reducing water usage.

TIP

LeedsMIC.org.uk

...to find more online self-help resources for energy, utilities and household bills.



WaterSupport

A bill cap scheme designed to help customers whose annual bill is more than the average and are living on low incomes.

Water Direct

A debt support scheme for customers who receive a deductible income-based benefit.

Resolve

A debt support scheme for customers struggling to catch up on previous water bills.

WaterSure Scheme

WaterSure is a scheme which helps some people with their water bills. To apply for the scheme, you must be on benefits, use a lot of water either for medical reasons or because your household has a certain number of school-age children and you also need to be on a water meter/ waiting to have one installed.

To apply for any of the above schemes, call Yorkshire Water.

☎ 0345 1 299 299

Yorkshire Water Community Trust

A registered charity to help people in cases of extreme financial hardship.

☎ 03451 24 24 26

🌐 www.yorkshirewater.com/helptopay

EMPLOYMENT AND TRAINING SUPPORT



This section lists organisations that can offer free and confidential advice on employment rights, as well as support finding work or training.

The DWP provides a range of welfare benefits and support for unemployed people.

☎ 0800 328 5644 - Universal Credit

☎ 0800 169 0190 - Jobcentre enquiry line for legacy benefits

TIP

Help with mental health

It's easy to feel overwhelmed by uncertainty about job loss or when you'll be able to find work. It's important to know that you're not alone. Always make sure you reach out to others for support if you need it. You can also find links that may help you with your mental health, on page 41.



Jobshops and other support

Help and support is available from your local jobshop, based within Leeds City Council's Community Hubs and Libraries. Support is also available from Employment and Skills, as well as Trust Leeds if you are interested in becoming self-employed.

Jobshops

Leeds City Council's Jobshops are available in a number of Community Hubs and can help you with...

- Job searching – Facilities are available for you to search for jobs online and assistance from qualified staff to ensure you are looking in the right places.
- Writing your Curriculum Vitae (CV) – Advice and support to help you develop a CV that will create the best impression. Help is available to prepare your covering letter and set you up with an email account.
- Application forms – Advice on completing application

forms, whether online or on paper, and how to work out the jargon and see if the job is right for you.

- Interview techniques – Managed to get an interview? Advice and guidance on how to plan ahead and approach your interview with confidence.
- Information, advice and guidance – Unsure of what next step to take? Qualified guidance workers will help you look at your work and career options, and signposting to training and work experience opportunities.

If you want to get in touch, email the team with your name and phone number and you will receive a call back.

📧 jobshops@leeds.gov.uk

For a list of jobshop locations, visit the site:

🌐 <https://www.leeds.gov.uk/jobs-skills-and-training/jobshops>

Trust Leeds - Be Your Own Boss

Trust Leeds is a charity which works alongside people by helping them build financial independence, confidence and self-reliance. They offer a programme of weekly online workshops for those who are interested in becoming self-employed.

☎ 07482 874 595

📧 info@TrustLeeds.org.uk

🌐 <https://www.trustleeds.org.uk>



Employment Advice

Support is available from the following services to help people into training and work, and to provide advice on a range of employment issues.

Acas

Acas is a public body which provides help to anyone who needs employment law or workplace advice, including employers, employees and workers.

☎ 0300 123 1100

🕒 Mon–Fri, 8am – 6pm

🌐 <https://www.acas.org.uk/contact>

Citizens Advice Leeds

Citizens Advice Leeds offer telephone and digital help and advice on employment rights and other employment related issues.

☎ 0808 278 7878

🌐 www.citizensadvice.org.uk/work



Citizens Advice Chapeltown

Citizens Advice Chapeltown offer telephone and digital help and advice on employment rights and other employment related issues.

☎ 0808 278 7878

🌐 www.citizensadvice.org.uk/local/chapeltown

Employment and Skills Leeds

Telephone and digital support is available for unemployed people (including those in education). Help includes 121 support, careers advice and guidance, help with writing CVs and applications, preparing for interview as well as sourcing training, employment and education opportunities.

☎ 0113 378 4576

🌐 <https://employmentskillsleeds.co.uk>

Scope

Scope provide face to face, online and telephone employment support services for disabled people of working age. Programmes include Support to Work, Starting Line, Kickstart and Career Pathways.

☎ 0808 800 3333

✉ helpline@scope.org.uk

🌐 www.scope.org.uk/employment-services

FURTHER SUPPORT



- **Community Hubs and libraries**
Community hubs and libraries offer lots of face to face services, including free confidential support, groups, classes, courses, activities and more.
- **Digital support**
Whether you have a digital question or need support getting online, there is help available.
- **Household goods**
There are lots of organisations and charities in Leeds that offer low-cost furniture and other household items.
- **Gambling Harms**
In Leeds there are services available to offer advice, guidance and support to anyone impacted by gambling harms as well as national charities offering self-help tools.
- **Related information**
Lots of useful information to help money go further.

Community Hubs and Libraries

There are 26 community hubs, which offer a range of services and where you can find free, confidential and tailored support and information under one roof. Staff can help you with:

- job applications
- money-saving tips and budgeting
- claiming benefits you could be eligible for
- using the free computers
- getting online and developing your digital skills

🌐 <https://www.leeds.gov.uk/community-hubs>

Armley Community Hub

- 📍 2 Stocks Hill, Armley, Leeds LS12 1UQ
- 🕒 Mon, Weds, Thur: 9am – 7pm.
Tues: 10am – 7pm.
Fri: 9am – 5pm.
Sat: 10am – 4pm. Sun: Closed.

Beeston Community Hub and Library

- 📍 Town Street, Leeds LS11 8PN
- 🕒 Mon, Thur, Fri : 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm
Sat: 10am – 4pm. Sun: Closed.

TIP

Leeds City Council Customer enquiries



If you're a member of the public and have a general enquiry about the council, contact our customer services team on:

- ☎ 0113 222 4444,
✉ general.enquiries@leeds.gov.uk
🌐 www.leeds.gov.uk

Bramley Community Hub and Library

- 📍 Hough Lane, Bramley, Leeds LS13 3ND
- 🕒 Mon, Thur, Fri : 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm
Sat: 10am – 4pm. Sun: Closed.

Burmantofts Community Hub and Library

- 📍 Rigton Lawn, Leeds LS9 7QA
- 🕒 Mon, Wed, Thur, Fri : 9am – 5pm.
Tues: 10am – 5pm.
Sat: Closed. Sun: Closed.

City Centre Community Hub

- 📍 Merrion House, Woodhouse Lane, Leeds LS2 8LX
- 🕒 Mon, Wed, Thur, Fri : 9am – 5pm.
Tues: 10am – 5pm.
Sat: Closed. Sun: Closed.

Compton Centre Community Hub and Library

- 📍 Harehills Lane, Leeds LS9 7BG
- 🕒 Mon, Weds, Thur: 9am – 7pm.
Tues: 10am – 7pm.
Fri: 9am – 5pm.
Sat: 10am – 4pm. Sun: Closed.

Dewsbury Road Community Hub and Library

- 📍 190 Dewsbury Road, Leeds LS11 6PF
- 🕒 Mon, Weds, Thur: 9am – 7pm.
Tues: 10am – 7pm.
Fri: 9am – 5pm.
Sat: 10am – 4pm. Sun: Closed.

Farsley Community Hub and Library

- 📍 Old Road, Farsley, Leeds LS28 5DH
- 🕒 Mon, Weds, Fri: 9am – 5pm.
Tues, Thur: Closed.
Sat: 10am – 4pm. Sun: Closed.

Garforth Community Hub and Library

- 📍 Lidgett Lane, Garforth, Leeds LS25 1EH
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Hawthornthwaite Community Hub and Library

- 📍 6 Broadway, Hawthornthwaite Wood, Leeds LS5 3PR
- 🕒 Mon, Wed, Thur, Fri : 9am – 5pm. Tues: 10am – 5pm.
Sat: Closed. Sun: Closed.

Headingley Community Hub and Library

- 📍 North Lane, Headingley, Leeds LS6 3HG
- 🕒 Mon, Weds, Thur: 9am – 7pm.
Tues: 10am – 7pm.
Fri: 9am – 5pm.
Sat: 10am – 4pm. Sun: Closed.

Holt Park Community Hub and Library

- 📍 Holt Dale Approach, Cookridge, Leeds LS16 7RX
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Horsforth Community Hub and Library

- 📍 Town Street, Horsforth, Leeds LS18 5BL
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Hunslet Community Hub and Library

- 📍 Waterloo Street, Leeds LS10 2NS
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Kippax Community Hub and Library

- 📍 Westfield Lane, Kippax, Leeds LS25 7LY
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Kirkgate Community Hub

- 📍 Leeds Kirkgate Market, 1875 Hall, Unit 280 and 282, Leeds LS2 7JH
- 🕒 Mon – Fri : 9am – 5pm.
Sat: Closed. Sun: Closed.

Moor Allerton Community Hub and Library

- 📍 Moor Allerton Centre, King Lane, Leeds LS17 5NY
- 🕒 Mon, Weds, Thur: 9am – 7pm.
Tues: 10am – 7pm.
Fri: 9am – 5pm.
Sat: 10am – 4pm. Sun: Closed.

Morley Community Hub and Library

- 📍 Commercial Street, Morley, Leeds LS27 8HZ
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Otley Community Hub and Library

- 📍 Nelson Street, Otley, Leeds LS21 1EZ
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Pudsey Community Hub and Library

- 📍 Church Lane, Pudsey, Leeds LS28 7TY
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Reginald Centre Community Hub and Library

- 📍 The Reginald Centre, 263 Chapeltown Road, Leeds LS7 3EX
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Rothwell Community Hub and Library

- 📍 Marsh Street, Rothwell, Leeds LS26 0AE
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Seacroft Community Hub and Library

- 📍 1 Seacroft Avenue, Deacon House, Leeds LS14 6JD
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

St George's Centre Community Hub and Library

- 📍 St George's Road, Leeds LS10 4UZ
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Wetherby Community Hub and Library

- 📍 Westgate, Wetherby, Leeds LS22 6LL
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.

Yeadon Community Hub and Library

- 📍 Town Hall Square, Yeadon, Leeds LS19 7PP
- 🕒 Mon, Thur, Fri: 9am – 5pm.
Tues: 10am – 5pm.
Wed: 9am – 7pm.
Sat: 10am – 4pm. Sun: Closed.



Gambling Harms

If you are worried about gambling, help is available in Leeds. There are services available to offer advice, guidance and support to anyone impacted by gambling harms.

NHS Northern Gambling Service

This service provides specialist addiction therapy and recovery to people affected by gambling addiction, as well as those with mental health problems such as depression, anxiety, trauma, and suicidal feelings. The service also provides support to people close to those with gambling addiction, such as family, partners, and carers.

- ☎ 0300 300 1490
- ✉ referral.ngs@nhs.net
- 🌐 www.leedsandyorkpft.nhs.uk/our-services/northern-gambling-service/

GamCare Yorkshire and Humber

This service offers a range of free and confidential support options to individuals across Leeds. Support is available in person at their hubs across Leeds, over the phone or via Zoom. They can support you if you are a gambler, or if you are affected by the

gambling behaviour of a family member or friend.

- ☎ 0113 388 6466 (Monday to Friday, 9am to 5pm)
- ✉ YandH@gamcare.org.uk
- 🌐 www.gamcare.org.uk/outreach-and-training/leeds

Self-help tools

GAMSTOP

A free, online self-exclusion tool that helps you control your online gambling. Once registered you will be prevented from using gambling websites and apps run by companies licensed in Great Britain, for a period of your choosing.

- 🌐 www.gamstop.co.uk

GamCare Recovery toolkit

This toolkit offers a range of practical tools and resources to help people experiencing gambling-related harms.

- 🌐 www.gamcare.org.uk/self-help

Gamblers Anonymous

Gamblers Anonymous is a peer-support network for people with lived experience of gambling that come together to support one another.

- 🌐 gamblersanonymous.org.uk

Digital Support

Social Tariffs

Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit and some other benefits. Ofcom's website lists all of the tariffs available. You can apply for most tariffs online or by calling your provider. If your provider doesn't offer a social tariff, they might let you leave your current contract without paying a fee so that you can switch to one that does. Call your current provider or visit Ofcom for more information.

- 🌐 www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs

Learn in the library #Digital121

Whether you have a digital question or need a bit more support to get online, the free #Digital121 support programme includes:

- support with digital enquiries
- help accessing the internet
- skill development sessions
- advice on staying safe online
- help accessing health information

- tablet lending
- device and data gifting
- support from Digital Champions

- ☎ 0113 378 5005
- ✉ leedslibraries@leeds.gov.uk
- 🌐 www.leeds.gov.uk/libraries/learn-in-the-library

Leeds Community Digital Support Directory

100% Digital Leeds collects information about digital access and support services available to Leeds residents. This includes organisations which offer public Wi-Fi, digital skills support, and device loaning. It also includes information on how to access their services, and who they support. Find more information and locations of organisations within Leeds which offer some form of digital support using the Leeds Community Digital Support Directory map:

- 🌐 <https://digitalinclusionleeds.com/support-for-individuals/leeds-community-support-directory>



Household Goods

The following organisations are a source of low-cost furniture, electrical items, household goods and toys.

Emmaus Leeds

- 📍 St Mary's Street, Leeds LS9 7DP
- ☎ 0113 248 4288
- ✉ info@emmaus.co.uk
- 🌐 www.emmaus.org.uk/leeds
- 🕒 Mon-Sat: 9.00am - 4.45pm
Tues: 9.30am - 4.45pm

Leeds and Moortown Furniture Store

- 📍 Unit D Seacroft Industrial and Trade Park, Coal Road, Leeds LS14 2AQ
- ☎ 0113 273 9727
- 🌐 www.leedsandmoortown.org.uk
- ✉ info@leedsandmoortown.org.uk
- 🕒 Mon-Fri: 8.30am - 4.00pm

Revive Leeds (The Re-use Shop)

- 📍 East Leeds Household Waste Site, Limewood Road, Seacroft, Leeds LS14 1LU
- ☎ 0113 273 1791
- 🕒 Mon-Sun: 9.00am-5.30pm
(Apr - Oct) 9.00am-3.30pm
(Nov - Mar)

Safe Haven (Church Building)

- 📍 Thirlmere Drive, Tingley, West Yorkshire WF3 1PU
- ☎ 0113 345 1218
- 🌐 www.safehavenleeds.com
- 🕒 Mon-Fri: 11.00am - 4.00pm
Closed weekends.

Seagulls Re-use

- Low cost, quality paint. Lots of colours from only £1.70 litre.
- 📍 Unit 3-4 Aire Place Mills, 103 Kirkstall Road, Leeds LS3 1JL
- ☎ 0113 246 7510
- 🕒 Mon-Sat: 9.00am-4.00pm
Sun: 10.00am-4.00pm

SLATE

- 📍 1 Low Road (next to McDonalds), Hunslet, Leeds LS10 1QR
- ☎ 0113 270 4005
- 🌐 www.slateleeds.org.uk
- 🕒 Mon-Sat: 9.00am-5.00pm
Sun: Closed.



Related Information

Leeds Uniform Exchange

LUE aims to make it easy for families to pass on good quality school uniform that's no longer needed. Instead of buying new, you can find items of school uniform for free. Visit the website to find nearby exchanges and pop-up shops and find out how to donate school uniform.

🌐 <https://leedsuniformexchange.org.uk/>

TIP

Web community page items

Hundreds of household items are placed on web communities daily. Often these items are low-cost or completely free. Websites to try include 'Freecycle' and 'Freegle'. Care is needed when using these sites. As always with online sales, and as a general rule, if a deal seems too good to be true, it probably is.

Leeds Domestic Violence Service

LDVS supports all people in Leeds affected by domestic violence and abuse. Whatever you may be going through, they are here to listen without judgement. If you're in immediate danger, call the police:

☎ 999

If you're not in immediate danger but would like help and advice now, call the 24-hour helpline:

☎ 0113 246 0401
✉ hello@ldvs.uk
🌐 <https://ldvs.uk>

Surviving Economic Abuse

Economic abuse often occurs alongside other forms of abuse. It is commonly part of a pattern of behaviour called coercive control. If you are in immediate danger, call the police on 999. If you are not in immediate danger but have concerns about your safety, there are domestic abuse helplines that you can call (see LDVS above).

☎ 08081968845
(Financial Supportline)
🕒 Mon-Fri: 9am-5pm
🌐 survivingeconomicabuse.org

Free

Help with Mental Health

Mental health and money problems often go hand in hand – debt and other financial problems can cause stress and anxiety, and people living with a mental health condition can also find it harder to manage their money. If things feel too much or you are worried how mental health problems are affecting you, there is help available.

Telephone support

NHS

Health care professionals such as your GP can help with mental health problems. You can also call:

☎ 111 (freephone) if you're not sure what to do or need urgent but non-emergency advice

The Leeds Single Point of Access (SPA) service connects people needing urgent help for a mental health crisis with the Leeds crisis service:

☎ 0800 183 1485 (freephone, open 24/7)

In an emergency, (if someone's life is at risk) you should call

☎ 999



Samaritans

Here to talk about whatever you're going through. Call:

- ☎ 116 123 (freephone, open 24/7)
- 🕒 Connect BSL helpline. Available every Monday, Wednesday and Saturday evening from 7 to 11pm
- 📠 Text or FaceTime: 07984396001

Online support

Leeds Mental Wellbeing Service (LMWS)

LMWS is a city-wide service that provides support and psychological therapies for common mental health problems, such as anxiety, stress and depression for people aged 17 and over. If you're over 17 years of age and registered with a Leeds GP, you can self-refer on the website.

- ☎ 0113 843 4388
- ✉ leeds.mws@nhs.net
- 🌐 www.leedscommunityhealthcare.nhs.uk/our-services-a-z/leeds-mental-wellbeing-service/home



MindWell Leeds

The MindWell website offers a range of information and links to services that can help you if things feel too much. It also offers resources that can help you manage stress and worry. Mental Health services directory:

- 🌐 www.mindwell-leeds.org.uk/services-directory
- Find ways to feel better and improve your wellbeing:
- 🌐 www.mindwell-leeds.org.uk/myself/looking-after-your-wellbeing

Face to face support

Dial House

A place of sanctuary offering emotional and practical support to people (aged 16 and over) in crisis. Face-to-face support, phone and video chat available.

- ☎ 0113 260 9328 or text 07922 249 452
- 🕒 Open Monday, Wednesday, Friday, Saturday and Sunday, 6pm to 2am

Dial House@Touchstone

Offers support to people from ethnically diverse communities (aged 16 and over). Support by phone available.

- ☎ 0113 249 4675 or text 07763 581 853
- 🕒 Open Tuesdays and Thursdays, 6pm to 12am

Well-Bean Café

Crisis cafés provide a safe place for people in crisis to go. 1:1 support and a social space, where refreshments and hot food will be available.

- 📍 Lincoln Green Community Centre, Cromwell Mount, LS9 7JB
- 🕒 6pm - midnight Saturday, Sunday and Monday
- 📍 Touchstone House, 2-4 Middleton Crescent, Beeston, LS11 6JU
- 🕒 Tuesday and Wednesday
- 📍 New Wortley Community Centre, 40 Tong Rd, Leeds, LS12 1LZ
- 🕒 Thursday and Friday
- ☎ Professional Referral: 07760 173505
- ☎ Self-referral: 07760 173476



Don't know where to turn for help?

LOANS?

DEBT?

BILLS?

CASH?



LeedsMIC



Leeds MIC



@Leedsmic

MIC

**MONEY
INFORMATION
CENTRE**

www.leedsmic.org.uk