

Money Management Useful Service Contact Details

The aim is to find *non-profit* debt counselling help. In other words, a one-to-one session with someone paid to *help you*, not to *make money* out of you.

Citizens Advice

appointments. **Tel:** 0344 411 1444 or (0800 240 4420 for Full debt and consumer advice service, including face-to-face England's debt helpline)

Opening Times: The debt helpline is available 9am to 5pm, Monday to Friday.

StepChange Debt Charity

A full debt help service is available across the UK. Online support is also available via its debt advice tool where you can create a budget and get a personal action plan with practical next steps.

Tel: 0800 138 1111 **Opening Times:** Monday to Friday 8am to 8pm, Saturday 8am to 4pm (closed on bank holidays)

National Debtline

National Debtline provides free advice and resources to help people deal with their debts. Advice is available over the phone, online and via webchat.

Tel: 0808 808 4000 **Opening Times:** Monday to Friday 9am to 8pm, Saturday 9.30am to 1pm.

Other Areas of Support

Uniform Exchange- Free good quality second hand school uniforms.

Website-Uniform Exchange Kirklees Tel: 07955724789

Kirklees Bread and Butter Scheme

Open to everybody you can get £35.00 worth of nutritious food and staples for £7.50 each week.

Contact website- www.breadandbutterthing.org.

E-mail- hello@breadandbutterthing.org or text 07860 063304.

Once registered, members receive a weekly text offering the food service which they can then collect at 1.30pm every Thursday. The first week is free.

[Turn2us benefit calculator](#)

Lots of people are missing out on benefits that they may be entitled to so please check you're not missing out on any money that you are eligible for.

Freecycle

Freecycle is, in essence, a website allowing users to give away things they do not want any more in your local area for example fridges, lamps and beds etc. The website is [Kirklees Freecycle.org](http://Kirklees.Freecycle.org).

Get in touch if you or your family are in immediate need or hardship.

Local Welfare Provision (can tell you where the local food banks are)

lwp@kirklees.gov.uk

[01484 414782](tel:01484414782) (10am to 4pm, Monday to Friday excluding bank holidays)

<https://www.healthymindscalderdale.co.uk/news/information-for-coping-with-the-cost-of-living>

Credit Union Bradford District

Available for all Kirklees residents:

Why use a credit union?

Ten good reasons to use a Credit Union

- No Fat Cat shareholders
- You're a member - not a customer
- We're local - helping the local economy
- Lower interest rates on loans
- No hidden fees
- An annual dividend may be paid to members in respect of their savings
- Your financial health is our main priority
- Payroll saving available to many members

- Protected by FSCS
- Protected - Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.