

This leaflet is a guide for anyone wanting details on providers of

- Benefit & Debt Advice
- Affordable Credit
- Budgeting Advice/Financial Literacy



# Your Guide to Free Money Advice in Barnsley

# Benefit & Debt Advice



If you are struggling to make ends meet or manage debts, you need to seek advice to stop your financial worries getting worse. You can get advice on your finances and benefits from a variety of organisations. Those included in this booklet give free, confidential and impartial advice.

**Barnsley & District  
Citizens Advice Bureau  
1 Shambles Street  
Barnsley, S70 2SQ**

**Open Door Sessions:**

Monday 10:00 – 15:00

Wednesday/Friday 10:00 – 12:30

**Telephone Advice Line 01226 206492**

Monday/Wednesday/Friday 13:30 – 16:00

Tuesday 10:00 – 12:30 & 13:30 – 16:00

The Bureau also runs drop-in advice sessions at the following community locations:

**Mapplewell Village Hall**

Darton Lane

Mapplewell

S65 6AL

Monday: 10.00am – 12.30pm

**Elsocar**

Welland House

Welland Crescent

Elsocar S74 8AE

Monday: 10.00am – 12.30pm

*“The earlier you get help the easier it can be to sort things out”.*

**Kendray Community House**

27-29 Birk Avenue  
Kendray  
S70 3AG

Tuesday: 10.00am – 12.30pm  
Thursday: 10.00am – 12.30pm

**Romero Project, Athersley**

St. Helen's Church  
Laithes Lane  
Athersley  
S71 3AF

Wednesday: 1.00pm – 3.30pm

**Thurnscoe LIFT Centre**

Consulting Room 2  
Holly Bush Drive  
Thurnscoe  
Rotherham  
S63 0LU

Friday: 9.30am – 12.00pm

**Wombwell**

The Library, Station Road  
Tuesday: 9.30am – 12.00pm  
Thursday: 9.30am – 12.00pm

**New Lodge Community House**

20-22 Kirkstall Road  
New Lodge  
S71 1RU

Tuesday: 10.00am – 12.30pm

**Dearne Enterprise Centre**

1 Barnburgh Lane  
Goldthorpe  
Rotherham  
S63 9PF

Wednesday: 10.00am – 12.30pm

**Jump Children & Adult Learning Centre**

Church Street  
Jump  
S74 0HR

Wednesday: 9.30am – 12.00pm



*CAB Advice Services for refugees  
and asylum seekers:*

**MARCO**

Community Centre  
Off Summer Lane  
Barnsley  
S70 2NR

Wednesday: 11.00am – 1.00pm

*Or call in to a CAB  
Open Door session*

**BMBC Welfare Rights Service**  
**Advice Line 01226 772360 9am to 5pm (4.30pm Friday)**  
**Or telephone 01226 775656**

This is a free, impartial and confidential service that enables all residents in Barnsley to obtain the benefits they are entitled to. Access to the service is free and easy with advice being given by telephone, face-to-face and home visits if needed. The service holds 45 advice sessions across the Borough each week so an appointment close to where you live should be possible. To make contact:

*Call the Council on 775656 during normal office hours or the dedicated Advice Line between 9am and 5pm Monday to Thursday. 9am and 4.30pm Friday.*

*Or call into any Barnsley Connects Office during normal office hours (see page 11) where staff will contact the service for you.*

You will receive immediate advice on your telephone query and this will be followed up by an appointment or home visit where needed. The service is completely confidential and no details of the enquiry will be passed on without explicit consent.

## **Welfare Rights and Macmillan Cancer Support in Partnership**

BMBC and Macmillan Cancer Support have joined together to bring a dedicated welfare rights service to people in Barnsley affected by cancer. This service is free and available on the dedicated phone lines (01226) 787602 or 787603, or via the Advice Line as listed above.

## **Other organisations offering free advice within Barnsley:**

### **Shelter**

*Benefits, debt and housing advice*

Unit 6 Queens Court Business Centre,  
Regent Street, Barnsley

Call in Mon-Fri 9am – 5pm or telephone 0344 515 1690

### **BMBC Homeless and Housing Advice**

Civic Building, Eldon Street  
01226 773870

### **Age Concern**

*Information & advice for older people*

[barnsley@ageconcern.co.uk](mailto:barnsley@ageconcern.co.uk)

[www.ageconcernbarnsley.co.uk](http://www.ageconcernbarnsley.co.uk)

Unit 3 Queens Court Business Centre  
Regent Street South, Barnsley

01226 776820

### **DIAL**

*Advice on community care and benefits*

[www.dialbarnsley.org.uk](http://www.dialbarnsley.org.uk)

9 Doncaster Road, Barnsley

01226 240273

### **Romero Project**

Laithes Lane, Athersley

01226 770390

New Lodge Community House

01226 731297

## Help with Housing Costs

**Homeowners:** If you are falling behind with mortgage payments then seek help early

- Talk to your lender – there could be a more flexible scheme of repayment e.g. Homeowners Mortgage Support Scheme and there are national guidelines they should follow before taking repossession action
- Contact Barnsley CAB for debt advice, negotiation with lenders and support at court (see pages 2 & 3 for details)
- Contact BMBC Housing Options, Advice and Homelessness Prevention Service as help could be available under various government Mortgage Rescue schemes. Telephone 01226 772430 to discuss all the options

**Barneslai Homes Tenants:** If you are having difficulties paying rent then visit

- any Barnsley Connects Office (see page 11 for details)
- Or phone 01226 775555 Mon to Fri 8am – 8pm or Sat 8am – 1pm

**Housing Association and Private Landlord Tenants:** If you are getting behind with your rent then

- Speak to your landlord wherever possible
- Contact BMBC Welfare Rights for a benefit check (see page 4)
- Visit Barnsley CAB for benefits & debt advice (see pages 2 & 3)
- Telephone Shelter 0808 800 4444 for free information & advice

**N.B.** If you have been issued with a notice to leave please contact BMBC Housing Options, Advice and Homelessness Prevention (01226 773870) to discuss as soon as possible.

## Organisations offering free advice in the wider area:

### **National Debt Line**

*Independent debt advice, sample letters, factsheets*

**0808 808 4000**

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

### **Consumer Direct**

*Clear practical consumer advice including credit contracts, fuel bills*

**0845 404 0506**

[www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)

### **FSA (Financial Services Authority)**

*Telephone advice, information and factsheets*

**0300 500 5000**

[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)

### **Business Debt Line**

*Confidential advice for Small Businesses*

**0800 197 6026**

[www.bdl.org.uk](http://www.bdl.org.uk)

### **Consumer Credit Counselling Services**

*Independent debt counselling*

**0800 138 1111**

[www.cccs.co.uk](http://www.cccs.co.uk)

### **Directgov**

*Information on different mortgage help schemes*

[www.mortgagehelp.direct.gov.uk](http://www.mortgagehelp.direct.gov.uk)

### **Payplan**

*Debt management plans and budgeting*

**0800 280 2816**

[www.payplan.com](http://www.payplan.com)

### **Shelter**

*Housing Advice*

**0808 800 4444**

Homeowners helpline

**0300 330 0515**

[www.shelter.org.uk](http://www.shelter.org.uk)

### **ACAS**

*Employment Advice.*

**0845 747 4747**

[www.acas.org.uk](http://www.acas.org.uk)

### **Community Legal Advice**

*Legal help & advice including debt & benefits*

**0845 345 4345**

[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

### **Northern Refugee Centre**

**0114 275 3114**

## Affordable Credit

A Credit Union is a not-for-profit financial saving and loan service, and can offer a cheaper alternative to doorstep lenders or some high street shops. A Credit Union is regulated by the Financial Services Authority like a bank or building society.

### South Yorkshire Credit Union

70 Market Street

Barnsley, S70 1SN

Telephone: **01226 734945**

Mon-Fri: 10.00am – 1.00pm  
1.45pm – 4pm



### Goldthorpe Branch

49 Barnsley Road

Goldthorpe, S63 9LT

Telephone: **01709 897487**

Mon/Tue/Thur/Fri: 10.00am – 1.00pm, 1.45pm – 4pm  
Wed: 10.00am – 2.00pm

## Community Collection Points

### Monk Bretton

Silverdale Community Centre

Thurs 1.00pm – 3.00pm

### New Lodge Community House

20-22 Kirkstall Road

Mon 1-00pm – 2.30pm

### Athersley

Romero Centre, Laithes Lane

Thurs 10.00am – 11.00am

### Lundwood

LAP Office

351 Pontefract Road

Tues/Thurs 10.00am – 12.00pm

**N.B.** If you think you, or someone you know, might be borrowing from a loan shark call the confidential helpline **0300 555 222** anytime day or night.

## Budgeting and Financial Skills

### **Barnsley & District Citizens Advice Bureau**

*Free information, training, advice and support on household budgeting and personal finance management, e.g. opening a bank account.*

Contact Judy Scott

Financial Capability Worker

07510 247252

judydscott@hotmail.co.uk

### **South Yorkshire Credit Union**

*The Credit Union offers members support with budgeting and debt management plans.*

Contact Peter Politano at

SYCU Barnsley Office

01226 734945

or Kay Humphries at

SYCU Goldthorpe Office

01709 897487

### **Barnsley Choices**

Children's Centres around the Borough offer a wide range of support to parents and families. To find your nearest Children's Centre and enquiries on childcare, contact Families Information Service on 0800 0345 340 (text 07624 809924).

## Problems paying your fuel bill – who can help?

- Contact BMBC Welfare Rights for a benefit check (Page 4)
- Visit Barnsley CAB for help & support with fuel debts (Pages 2/3)
- Contact Barnsley ‘Hotspots’ on 0800 028 106 (quote ref BFIG) for energy saving advice, benefit checks for over 60s, and free fire safety checks
- Phone Home Heat Helpline on 0800 33 66 99 for free practical advice to save money on energy bills and keep warm
- For energy efficiency advice contact Energy Savings Trust helpline 0800 512 012 or visit their website [www.est.org.uk](http://www.est.org.uk)

## Useful Websites:

**[www.moneysavingexpert.com](http://www.moneysavingexpert.com)**

*Tips, tools, comparisons and best buys.*

**[www.adviceguide.org.uk](http://www.adviceguide.org.uk)**

*Printable fact sheets on debt and credit from Citizens Advice.*

**[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)**

*Jargon-free website from the Financial Services Authority giving clear facts about financial products and services.*

**[www.moneybasics.co.uk](http://www.moneybasics.co.uk)**

*Resources section includes facts & figures, real life case studies and money saving tips.*

## BMBC Barnsley Connects Service

At Barnsley Connects offices you can pay your rent, council tax, housing benefit overpayments, car park fines, or any other bill received from the Council. Berneslai Homes tenants can get help with tenancy and other issues. Officers can help with the completion of housing and council tax benefit application forms and you can also register for a council property at any Barnsley Connects office. Some Connects Offices offer an appointments service for BMBC Welfare Rights Service.

Offices are open Monday to Friday 9.00am to 5.00pm and can be found at the following locations throughout the Borough:

### **Civic Service Centre**

Eldon Street  
Barnsley, S70 2JL

### **Penistone Town Hall**

Shrewsbury Road  
Penistone, S36 6DY

### **Mapplewell Village Hall**

Darton Lane,  
Mapplewell  
S75 6AL

### **Royston Life Long Learning Centre**

The Grove  
Station Road  
Royston, S71 4EP

### **The Cudworth Centre**

Carlton Street  
Cudworth, S72 8SU

### **Athersley**

Units 5 & 6  
Laithes Lane Shopping Centre  
Athersley, S71 3AD

### **Dearne Service Centre**

8 -10 Barnsley Road  
Goldthorpe, S63 9NF

### **Wombwell Town Hall**

High Street  
Wombwell  
S73 0AW

### **Hoyland Town Hall**

High Street  
Hoyland, S74 9AD

## If you get into Debt:

1. Don't ignore it – it won't go away and matters could get worse if left
2. Get free advice – contact any of the organisations in this booklet for free confidential help and support
3. Look at your budget – understand what money comes in, what goes out and what is left over to pay off debts
4. Pay 'priority' debts first – i.e. the ones with serious consequences like rent, mortgage, Council Tax, gas and electric, fines with legal penalties, loans secured on your home
5. If you can't pay all the debt in one go offer a realistic repayment over time.
6. Avoid more borrowing. If you have to borrow then try lower cost options like SY Credit Union (see page 8), don't take out loans secured on your house.

### Never borrow from a loan shark!



barnsley

progress through partnership

Produced by **Barnsley & District Citizens Advice Bureau**

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*Endorsed by the Barnsley Financial Inclusion Group  
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