



Fact Sheet

Money and debt advice services

How can St Leger Homes of Doncaster help?

If you find that you are having difficulty paying bills including your rent, the first step is to talk to us. We can help you identify if you are eligible for any benefits or additional income, and give you assistance with completing relevant application forms to make it easier for you. Many people struggle to pay their rent, unaware that there are benefits and areas of support that are open to them. In 2008/9 it was estimated that up to 51 per cent of those in work and entitled to help with their rent and Council Tax actually claimed. People over pension age can get extra income through Pension Credit which often means they won't have to pay any rent or Council Tax. Pension age customers can have their claims backdated up to three months.

Our Income Maximisation Officer can arrange a home visit or an interview at a convenient location to check whether you are eligible for any extra income. This can help with your rent, Council Tax and other bills. We can also offer advice on other areas, such as budgeting skills, saving energy and reducing expenditure, and even getting financial help with your fuel bills.

Debt and budgeting advice

There are lots of organisations who advertise debt advice for people in need. However some companies may charge a fee, or do not offer the solution that is best for you. We have provided a list at the end of this fact sheet listing other organisations that do not charge a fee and offer free, independent and impartial advice about all your options for dealing with your debts and financial difficulties. They can also offer advice on budgeting and managing your money. If you are struggling to pay doorstep lenders or other organisations you owe money to, in most cases they will talk directly to them to help agree manageable payments. If you feel that you would benefit from money and debt advice, please contact the organisations listed or get in touch with us at St Leger Homes so we can direct you to the relevant agency.

Low interest loans and basic banking facilities

If you need to borrow money but the only options available seem to be from high interest lenders such as doorstep lenders or loan sharks, there is an alternative. A Credit Union is a financial co-operative; members save and form a pool of money from which other members are able to borrow in the form of loans. Credit Unions provide fair and affordable access to credit.

St Leger Homes of Doncaster works in partnership with the Credit Union in Doncaster; South Yorkshire Credit Union (SYCU). SYCU can offer loans at much lower rates than doorstep lenders, loan sharks, and even BrightHouse or other similar high street stores. This can be especially convenient when purchasing household appliances, or paying for special events such as Christmas and birthdays. SYCU also offers the facility to open a banking style account, so benefits, wages and cheques can be paid in.

The following page compares the cost of loans, clearly showing the advantages of becoming a member of South Yorkshire Credit Union.

South Yorkshire Credit Union				
Loan Amount	Regular Payment	No. of Payments	Total Amount Payable	% APR
£500	£11.00	52	£566.73	25.36%

Provident Personal Credit				
Loan Amount	Regular Payment	No. of Payments	Total Amount Payable	% APR
£500	£17.50	52	£910	272.2%

Greenwood Personal Credit				
Loan Amount	Regular Payment	No. of Payments	Total Amount Payable	% APR
£500	£16.00	55	£880	220.9%

% APR Typical, figures correct as of January 2011 from lenderscompared.org.uk

As the table shows, SYCU is far cheaper than using doorstep lenders or loan sharks and could save you over £300 a year.

SYCU can also help you to pay your rent. If you have an income paid in such as Child Benefit, wages or Tax Credits, SYCU can pay your rent directly to your rent account meaning you won't miss any payments and taking the pressure out of paying your rent. In addition to your rent, SYCU can also pay other important bills such as Council Tax or utilities.

Contact details for these services

St Leger Homes of Doncaster Income Maximisation Officer – 01302 862256

South Yorkshire Credit Union – 03030 300010

Low cost loans and basic banking facilities

South Yorkshire Credit Union
 5 Queensgate
 Doncaster
 DN1 3JN
mailbox@barnsleycreditunion.org

Debt and Budgeting Advice:

Citizens Advice Bureau

Doncaster	01302 735221
Mexborough	01709 572402 (for debt issues)
Stainforth	08444 994137
Thorne	01405 741457

National Debtline - 08088 084000

Consumer Credit Counselling Service - 0800 1381111

Other useful contacts:

Housing Benefit and Council Tax Benefit - 01302 735336

Colonnades House

Duke Street

Doncaster

DN1 1ER

housing.benefits@doncaster.gov.uk

Citizens Advice Bureau

Doncaster 01302 735225

Mexborough 01709 572400 (for general enquiries)

Stainforth 08444 994137

Thorne 01405 741457

Money Advice Service - 0300 500 5000

Age UK - 01302 811174

Jobcentre Plus - 0800 0556688

The Pension Service - 0800 7317898

Department for Works and Pensions Disability Benefits - 0800 882200

M25 Housing and Support Group - 01302 361777

DIAL Doncaster - 01302 327800

Tax Credits Helpline - 08453 003900



BRAILLE | LARGE PRINT | AUDIO

1 Türkçe 3 فارسی 5 國語 7 کوردی
2 Русский 4 Polski 6 العربية 8 اُردو

