

Survival Guide Money & Debt



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Bank Account

To open a bank account, you will need **two** forms of **ID**.

Forms of **ID** can be the following:

- Birth certificate
- Driving licence
- Passport
- ID card (if you are a EU National)

You will also need proof of your address and it must be dated within the last three months.

If you don't have proof of address because you are an EU resident then ID may be enough.

The Citizen's Advice Bureau may also be able to give you further guidance and advice on how to open a bank account please see the website below:

<https://www.citizensadvice.org.uk/debt-and-money/banking/getting-a-bank-account/>

Grants and Financial Support

Turn to us:

www.turn2us.org.uk/find-grants

It will only take a few minutes to find out if they can offer you assistance. You may be able to apply directly to the charity or you may need an organisation to apply on your behalf. If you don't receive support from a professional you can approach your local Citizen's Advice Bureau to ask them to support you.

www.hertshelp.co.uk

Herts Help is a service available if you are in a crisis and in need of house hold items, clothing, energy vouchers or a food parcel. It is usually only available if you are on state benefits such as Universal Credit, ESA, Income Support, Jobseekers Allowance, however, they do make decisions on a case by case basis and may be able to help even if you have recently started work.

Herts Help works in partnership with household recycling schemes and charity shops, so the items they may be able to provide you with could be second hand. They will be able to give you details of organisations that you may be able to apply to for a grant.

They will also be able to signpost you to charity shops and furniture schemes in your local area.

Benefit Loans/ Advances:

Budgeting Loans may be available if you are in receipt of certain benefits, Income Support Employment and Support Allowance and Jobseekers allowance.

You may be able to get a loan from Universal Credit called a General Budgeting Advance, you can apply for this over the phone but need to have been in receipt of Universal Credit for at least 6 months.

You should be clear on how much you're expected to repay every month to the advance or loan and be certain that you're able to afford the repayments.

If you feel that you would struggle to repay the money you should always look at alternative options first such as grants and financial support from charitable organisations.

Grants for starting college or work may be obtained from your Jobcentre, these can be for items such as work boots, specific clothing or tools, you will need to speak to your Work Coach at the Jobcentre and check if you're eligible.

Credit Union

What are Credit Unions?

Credit Unions are financial co-operatives which people join to save money safely and borrow money affordably. Loan interest is kept low and those who join are better able to plan for future expenses, and have access to ethical and affordable financial services. For more information please visit www.hertssavers.co.uk

Below are a few of the credit unions available. Please do some online research for your local area as this list may not include all the credit unions.

Hertfordshire Credit Unions

Stevenage Credit Union Limited – 11 The Hyde, Stevenage, Herts SG2 9SD

Tel: 01438 740844 **Opening times** Monday 9.30am – 12.30pm

Black Squirrel Credit Union Limited – 23 Milton View, Hitchin, Herts, SG4 0QD

Tel: 01462 681691

Herts Saver Credit Union – 40 Town Square, Hatfield, Herts, AL10 0JW

Tel: 0208 756 3868

St Albans Credit Union Limited – 135 Hatfield Road, St Albans, AL1 4JX

Tel: 01727 859135.

Dacorum – Suite 1 and 2, 11 The Bridge, Bridge Street, Hemel Hempstead, HP1 1EG

Tel: 01442 240250.

Watford Credit Union – 1st Floor, 59 Clarendon Road, Watford, WD17 1LA

Tel: 01923 236401.

Borehamwood – Farriers Way Community Centre, Farriers Way, Borehamwood, Herts, WD6 2TB.

Phone or text Emma 07565 533874 **or Keely** 07565 537552



Prices and details may vary