

There are no explanations anywhere, there are no leaflets anywhere – none.

You tell me where there is information about when you are leaving someone – what assets are yours and where you can go to get financial advice?

I'm telling you – it is desperately needed.

It might just be something that you read, something that you pick up, some little piece of advice that's going to get you through. Financial advice is invaluable.

Kelly – survivor of domestic violence

Refuge wishes to thank the HBOS foundation for making the development of this financial guide possible. Refuge is also grateful to the staff members and service users who advised on the guide's content and layout.

The financial guide was written by:

Nick Hopkins - Director of Nick Hopkins Consulting and works with national and local organisations from the public, voluntary and housing sectors on issues around poverty, financial and social inclusion

Nicola Sharp - Head of Policy and Parliamentary Affairs at Refuge with a research interest in economic abuse

Foreword from chief executive

If you have picked up this guide, you may have done so because you are experiencing or have recently experienced domestic violence. You may still be with your partner and wondering how you (and your children) will cope financially if you decide to leave. Or you may have already separated from your partner and feel that you need some more information on being financially independent. Alternatively, you may have a friend or a member of your family living with domestic violence and think that this guide might be of use to them. No matter which scenario applies to you, this guide will provide you with some very useful information.

At Refuge we have been working for nearly 40 years to support women and children experiencing domestic violence. Our experience tells us that domestic violence often involves economic abuse as well as physical, sexual and emotional abuse. We also know that many women stay with abusive men because they are worried about the financial consequences of leaving and are unaware of the options that are available to them.

This guide captures and shares Refuge's expertise of working with women who have experienced economic abuse issues or who have faced financial worries and concerns when leaving a partner. Thanks to the discussions we have had with women who use Refuge's services you will see a number of stories from women who explain the financial challenges they faced – real women who have experienced economic abuse and domestic violence but who, with help and support, have gone on to build lives free from violence.

Remember, one in four women will experience domestic violence at some point in their lives so you are not alone. The abuse is not your fault and organisations such as Refuge are here to provide you with the support you need. Contact details for all the agencies mentioned can be found at the back of the guide.

Sandra Horley OBE, Chief Executive

Note: Before reading this guide

Rights of non UK nationals

If you are not a UK national and do not have indefinite leave to remain in the UK you may find that some of the rights to support from Government set out in this guide might not apply to you fully. For instance, you might not have access to benefits. If this is the case and if you have any concerns about your immigration status, you should seek specialist advice as soon as possible. There are a number of organisations with particular expertise in helping people in your situation. Please see the list of agencies specialising in working with non UK nationals at the back of this guide.

For information in other languages, please refer to Refuge’s website: www.refuge.org.uk

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1

Domestic violence can involve economic abuse

The ways in which your partner may use money and finances to maintain control over you

Domestic violence is all about power and control. Abusive partners may use control over financial resources (such as money) as one of the ways they exert power over you. The Duluth Power and Control Wheel on the opposite page shows how this experience fits with the other forms of abuse you may have been experiencing.

The women we work with tell us that the Duluth Power and Control wheel is a very powerful tool for understanding what they have been through. Not all women who experience domestic violence are aware that there is such a thing as economic abuse or that it can be just as abusive as other forms of violence.

What does economic abuse involve?

Economic abuse can take many forms. In Refuge’s experience these can include the abuser:

- Preventing you from getting or keeping a job
- Making you ask him for money
- Making you account for every penny you spend by showing receipts
- Not allowing you to spend money on yourself or your children
- Spending money allocated to bills/groceries on himself
- Controlling your bank account
- Stealing, taking or demanding money from you
- Taking control of any benefits that you receive
- Insisting that all the utility bills or any credit is in your name



(Source: Duluth Intervention Project- www.duluth.org.)

Amanda's story

Right from the start Kenny was controlling towards me. He would call me all the time to check up on where I was and be angry if I was ever home later than I said I would be. Gradually he drove a wedge between me and my friends and family by being rude to them.

The physical violence started after we got married, he would regularly hit me and tell me it was my fault for provoking him. He undermined my confidence with constant verbal abuse. He became more and more controlling, he wouldn't let me make any of the household financial decisions and I wasn't allowed a bank account. He controlled all our financial affairs.

Eventually I found the courage to leave him. I found myself a place at a refuge. The workers there were really helpful, they helped me open a bank account, got me information about the benefits I was due, but most important of all listened to me and helped me see that what had happened was not my fault.

About a year ago I moved into my new home, a flat from a local housing association. I'm doing a part time job in a local office. The Government tops up my income with Working Tax Credit, and I get some extra financial help through Housing Benefit and Council Tax Benefit. I'm really excited at the moment as I've also just started a course to be a legal secretary.

2

Separating from your partner

How you might prepare financially to separate from a partner

Whether or not you have experienced economic abuse, you may have money worries. If you are thinking about separating from your partner, it is a good idea to prepare financially. Doing so can help you cope if, for example, you are forced to leave home (if only temporarily) – perhaps because of a sudden increase in your partner’s violence.

“Once you get away from him the feelings of safety and freedom that you have are worth more than any amount of money – they really are”

Liz – survivor of domestic violence

Creating an escape fund

If you are concerned about having access to money in order to leave your partner, then you may want to consider creating an escape fund. However you need to think carefully about how you can do this safely without putting you and any children you may have at risk.

The following are some of the ways in which you could create a fund. Some of these options may be possible for you, some may not. Only do things that you know you can do safely and without being discovered.

- If your partner controls your access to money, try putting aside small amounts of money over a period of time that may not be missed by your partner. These will soon add up
- Ask friends or family to look after money for you
- Set up a new bank account that your partner is not aware of – perhaps you could use a different bank and request statements are **not** sent to you. Another idea is to set up an online bank account over the internet. If you do use the internet then try to do

so at work (if you are allowed), in a public library or at a friend’s house: if you are using the internet at home, try and hide the search history so that you don’t get found out

Remember:

Refuge’s website has a secrecy button that enables you to access the site without your partner finding out www.computerhope.com and www.MVPS.org both give useful guidance on how to delete search history from your computer

What if I need to leave immediately and have no money?

If you are in immediate danger and urgently need to leave your partner, but do not have access to any money, there are ways in which you can access emergency funds:

- Identify a **friend or family member**: There may be someone who could lend you money if you needed it in case of emergency
- A **crisis loan** from your local benefits office: As the name suggests, these are loans for an emergency when no other help is available. Anyone who does not have enough money for urgent expenses can apply. You do not have to be getting benefits or to have previously claimed benefits to be eligible (see the section at the back of this guide for where to get information about your local benefits office).
- A **travel warrant** (a document like a cheque): This can be obtained from social services or your local benefits office and will meet your travel costs by public transport. Some social work departments may also be able to arrange and pay for a taxi for you on their account if public transport is not available or suitable.

Remember:

If you and any children you may have are in immediate danger then you should call 999

Domestic violence is a crime and the police are there to help support and protect you

Pulling together financial documents

See if you can pull together financial papers and documents providing proof of personal identification that could be slipped into an emergency bag or left with a friend should you need to leave quickly. These could include:

- Pay slips, a P45 or P60
- Your passport (and your children's)
- Details of any benefits you are receiving, for example, child benefit or income support
- A note of your National Insurance number
- Bank statements
- Cheque book
- Documentation relating to the ownership of your home, mortgage or tenancy
- Documentation related to the ownership of furniture and other belongings you may need to leave behind
- Details of any utility bills that are in your name
- Details of any credit cards that are in your joint names
- Your children's savings books or details of their accounts
- Your birth certificate (and your children's) and your marriage certificate

If taking the actual documents is not possible, perhaps because it may be dangerous, you could make photocopies of the originals or, failing that, make a note of sort codes, account numbers, reference numbers and key telephone numbers.

3

Investigating your housing options

How you can access safe accommodation and financial support

There are two ways in which you can escape further abuse; leaving home or removing your partner from your home.

Leaving home

If you need to leave home, then you will need to find somewhere you can stay, either until you find yourself a new home, or it is safe for you to return to your old home.

There are three main ways that you might do this:

1. Stay with friends or family
2. Ask a local council for temporary accommodation
3. Stay in emergency refuge accommodation

1. Staying with friends or family

You may be able to stay with friends or family for a short while. If you are thinking about doing so, consider the following:

- Will I be safe if I stay there? Will my partner know where I am, and, if so, might this put me (and them) in danger?
- Can I stay there for an indefinite length of time?
- If the person I am staying with rents their home, might this affect the terms of their tenancy agreement?
- Will I need to contribute financially?

If you are worried about any of these issues, you may need to consider another option.

2. Support through the local council

You may wish to access emergency accommodation from the local council in your area, or from another local council.

If you can't live in your own home because of domestic violence your

local council has a duty to give you housing information and to find you somewhere temporary to live.

Temporary accommodation provided by the council will usually involve being placed in a hostel or bed and breakfast accommodation (though six weeks is the legal limit in B&B if you have children). For more information about your housing options, you can contact the Shelter Helpline.

If you are concerned about the safety of staying in your own home area, you may seek support from another local council. If you do so, they may ask you to prove that you are at risk of violence if you return to your home council area. It may help you if you have a local connection to the area covered by the new council to which you are applying i.e. have family in the area, or have worked or lived there recently.

3. Staying in refuge accommodation

If you are having difficulty moving to another area and/or are in immediate danger you can also access emergency refuge accommodation through your local council or the National Domestic Violence Helpline run in partnership between Refuge and Women's Aid. The Helpline is a free* and confidential service which runs 24 hours a day 365 days a year. *May be charged from a mobile

What is a refuge?

A refuge is a place of safety where women and children can stay free of harm until they find somewhere long term to live. There are refuges across the country which you can access if you are concerned about the safety of staying in your own local area.

What are refuges like?

Refuges vary in the accommodation they provide, some have self

contained flats and in others you will share a family room with your children. If you have a family room, you will also share living spaces with other refuge residents. Some refuges are designed to meet the needs of women from specific cultural or ethnic groups.

What support can I get in a refuge?

In a refuge you will be able to get emotional and practical support from the professionally trained workers who are based there. One worker will be your key worker. They will meet with you every week to make sure that you are getting all the support you need. You will be living with other women who have similar experiences to you and who will understand what you are going through. At no point will anyone in the refuge judge you.

How will I cover the costs of living there?

If you are not working, or are on a low income, you will be able to claim Housing Benefit to cover the cost of the rent. The team at the refuge will help you do this once you arrive. Women living in a refuge also have to pay a weekly personal charge to cover heating and lighting etc. This is not covered by Housing Benefit but can be paid from other income such as Job Seekers Allowance or Income Support.

Depending on your income you can make a claim for **dual Housing Benefit**, to cover both the cost of the rent on your refuge place and the rent on your home. If you need help/further information on this, please see the information on advice agencies at the end of the guide.

How long can I stay in a refuge?

If you do go to a refuge, you can stay there until you find suitable accommodation. You will not have to move on until you have done so. Some women stay for a few days, others stay for a few months. The team at the refuge will help and support you in relation to your future options.

Saira's story

I was born in Malaysia, but came to the UK six years ago as a result of an arranged marriage. When I first arrived I was able to get a good job as a section leader in a call centre. We were living with my in laws and both they and my husband began to pressurise me to stop working – they thought I should be having children straight away.

I gave in eventually and took a much lower paid job with fewer hours. I was making about £60 per week. Out of that I had to pay for driving lessons and then hand over the rest of the money to my in laws. I didn't even have the money to phone my family back in Malaysia and my in laws wouldn't let me use the phone at home, I felt really lonely.

Whether it was the stress, I don't know, but I couldn't seem to get pregnant. My husband really blamed me for this. He'd always been critical of me, but at that point it just seemed to get much worse. He slapped me a couple of times, though afterwards was the only time he seemed to be nice to me, I don't know if it was guilt or whether he was just frightened I would leave.

I was desperate to leave, but was worried about whether I would be allowed to stay in the country, where despite everything I felt settled. One day a friend I had made mentioned that there was a line I could call that could give me some help.

The helpline worker explained my rights to me. This gave me the courage to take action and I left. I was referred to a refuge for Asian women.

I'd always been quite good at managing money, but didn't really understand everything about the system in the UK. But I had support from my keyworker and was able to use the internet in the local library to find out more and begin to plan my future.

After six months I left the refuge to live in a rented flat with a friend from a computer course. I've worked my way up to being the deputy manager of a local card shop.

What about work?

If you are working, you may need to think through what you want to do about your job if you leave your partner. For example, moving into refuge accommodation may mean living in another area and make getting to work difficult. Similarly, if your partner knows where you work he may be able to follow you back to where you are living.

If you do have to leave work because of domestic violence and you need to apply for benefits then you should tell Job Centre Plus about your situation. This will ensure that you are not treated as if you have voluntarily left your job. It is also a good idea to ask your employer for support to see if it may be possible for you to relocate to another office or for them to give you a reference to help you get another job in the future.

If you choose to stay in work, it is important that you contact HMRC (Her Majesty's Revenue and Customs) who manage the payment of tax credits to let them know that you have left your partner. You may become newly entitled to tax credits because you and your partner are no longer part of the same household.

Remember:

You do not have to be in refuge accommodation to get practical support. Refuge along with other organisations offer a domestic violence service (often called floating support) which can give you practical and emotional support such as safety planning, accompanying you to court, assistance in dealing with debts, claiming the correct benefits and finding work

This assistance is available regardless of whether you have separated from your partner or not

Contact the Freephone 24 Hour National Domestic Violence Helpline run in partnership between Refuge and Women's Aid (0808 2000 247) or your local authority for more details

Staying at home

If you wish to stay at home you may consider removing your partner from the home. You should consider carefully whether this is a safe option.

Legal action to remove your partner from your home

Whatever your status in the home, whether you are sole/joint owner, tenant or mortgage holder or if the tenancy, mortgage or home are solely in your partner's name, you have the right to ask a court to

make an occupation order on the grounds of your experience of domestic violence. You can also accompany this with an application for a non molestation order.

What is an occupation order?

An occupation order is an order made by the court which states that you can live in your home, and your partner is excluded from the home and surrounding area

What is a non-molestation order?

A non-molestation order prevents your partner from using violence, threatening violence, intimidating, harassing or pestering you

Seeking legal advice as a priority

If you intend to take out an occupation or non-molestation order you should seek legal advice as soon as possible. You can get lists of local solicitors by calling Community Legal Services Direct or the Law Society. Your lawyer will help you take the necessary legal action to remove your partner from the home.

If you are out of work or on a low income, you may be able to get financial support for your case from the Government. Refer to the Community Legal Services website which has a calculator that can help you work out whether or not you are likely to be eligible.

If you are not eligible for government assistance and cannot afford to pay for a solicitor it is possible to make your own application for an injunction. Your local County Court can provide you with the forms and a leaflet on 'Part IV of the Family Law Act: How Can it Help Me?' There is an application fee but you can apply to have it waived.

Contact Rights of Women for more information or your local Citizens Advice Bureau.

Sanctuary schemes

Sanctuary schemes are designed for women who have removed their partner from the home but who are concerned about their ongoing safety. In addition to taking out a non-molestation order against your ex-partner the local authority may consider you at high enough risk to install safety measures in your home.

These measures can include the installation of alarms, mortice locks, security lights, reinforced door frames, emergency lights and CCTV free of charge. If you are in a sanctuary scheme, your address will also be flagged on a police computer and the police will respond quickly if an incident occurs.

For more information about schemes in your local area, contact your local housing department or local community safety officer.

Can I afford to stay in my own home?

If you own your home

Depending on your income, you may be able to get help with your mortgage interest payments through the Department for Work and Pensions (DWP)

Consider contacting your mortgage lender to discuss the possibility of going into an interest only payment situation, or taking a payment holiday

If you rent your home

Make contact with your landlord in confidence to explain the situation

If you have already left home but want to return in the longer term

You may have had to leave home at very short notice but want to return in the longer term. In this case taking action to remove your partner from the family home will be a priority. Your partner may be unlikely to agree to leave voluntarily.

Remember, if you leave the home for a short period of time this does not affect your right to return, your tenancy rights or your ownership of the property. To start this process you should seek legal advice as soon as possible.

Remember:

You can discuss your legal rights, housing options and financial position at any time by calling the Freephone 24 Hour National Domestic Violence Helpline run in partnership by Refuge and Women's Aid anonymously and in confidence on: 0808 2000 247

4

Breathing space

How to deal with priority financial concerns once you are safe

If you decide to separate from your partner you will have some breathing space to start addressing some of the financial matters that you might face. This process will help you practically and may also help you emotionally.

“To be able to wake up in the morning and just be able to breathe and not think: ‘Oh my god what is he going to do to me today? It’s just such a nice feeling it really is. It’s like a release”

Sharon — survivor of domestic violence

Five key things that you may need to think about are:

1. **Budgeting** - becoming clear in your own mind what money you have coming in and what is going out
2. **Benefits** - maximising your income by making sure you are claiming all the support from the Government that you are due
3. **Bank account** — if you don’t have one already or you were forced to close it, you may need to open a bank account to have any benefits paid to you
4. **Disentangling yourself from your partner** - making sure your partner is not getting you further into debt, or spending your money from a joint bank account or on a joint card
5. **Dealing with debts** - making sure that you are dealing with any debts you have yourself, or jointly with your partner and ensuring that no further debts are put in your name

Budgeting

Budgeting is the first step to getting your finances sorted out. It will help you:

- Think through your circumstances, get a clear idea of what money is coming in and going out and deal with any particular problems.
- Work out which income is regular and which is less regular
- Work out what is essential expenditure, and what is not
- Identify which expenditures are regular and how often you have to make them
- Understand where your money goes and where you might be able to save money

You may find it helpful to write your budget down (try using the table). Someone you trust may be able to look it over with you and check you have included everything.

Things to remember when drawing up your budget:

- You don’t have to account for every last penny, but make sure that you don’t forget about any regular small expenditures which can add up over time
- When you first draw up a budget, you might not yet know everything about the benefits that you can get, or how you are going to pay off any debts. You might find it useful to repeat your initial budgeting exercise once things become clearer. You may also find it useful to repeat it every couple of months to check that you are still on the right track

Income: Section A	Amount
Your Pay After Tax	
Pension Income	
State Benefits	
Child Maintenance	
Tax Credits	
Other	
Total Income	
Spending: Section B	Amount
Household	
Food and drink	
Mortgage/ rent service charge	
Council Tax	
Electricity	
Gas	
Phone/ Internet/ Satellite	
Mobile phone	
TV licence	
Water rates	
Other	
Sub Total	
Leisure	
Going out/ take aways	
Alcohol/ cigarettes	
Holidays	

Gym membership/ sports activities	
Books/ magazines	
Other	
Sub Total	
Financial	
Loan/ card/ hire-purchase repayments	
Pension contributions	
Savings/ investments	
Insurance (life/ car/ contents/ building/ etc.)	
Other	
Sub Total	
Children	
Childcare	
Other	
Sub Total	
Other Spending	
Clothing and footwear	
Toiletries	
Medicines/ prescriptions	
Travel	
Other	
Sub Total	
Total Income (from section A)	
Total Spending (from section B)	
Total Income Minus Spending	

If you find out you can't make ends meet:

Look carefully at the next two sections in this guide: make sure that you take advice to maximise your benefit income and deal with any debts that are costing you more than you can afford.

2. The benefits system - getting the support you are due

If you choose to leave your partner and you don't already do so then you may, in the short term, need to rely on social security benefits.

The benefits system can be complicated and can often seem overwhelming. If you are in any doubt about what you should be claiming, seek advice (see back of guide for details of how to find local advice agencies).

The table below will give you a general idea about the benefits that you might be able to claim and help you ask the right questions/give the right information to those giving you advice.

You can use it to work out what your entitlements are and how those might change if your circumstances alter. If you want more information, particularly on benefit rates, Job Centre Plus, the Pension Service and Disability and Carers Service produce a range of more detailed booklets on specific benefits in plain English and other languages that you may find helpful. You can also get up to date information on benefit rates at the Department of Work and Pensions Website: www.dwp.gov.uk/lifeevent/benefits.

It is worth remembering that access to one benefit will mean you are entitled to others, and that this can mean you are entitled to much more than it might appear at first. For example, in 2008/09 if you are on income support as a single parent with one child under five, you will receive £60.50 per week for yourself. However, you would also receive Child Tax Credit of £30.82 per week, Child Benefit, help with your housing and council tax costs, and entitlement to free prescriptions, eye tests and dental care on the NHS amongst other extra benefits.

Help with day to day living costs

Benefit family	Benefit names	Any other issues:
If you are under the age of 60 and not working or only working up to 16 hours a week	Income Support or Jobseekers Allowance <i>Contact Jobcentre Plus: 0800 055 6688 (Monday to Friday: 8am - 6pm)</i>	Income Support is a benefit for those who are not required to work, such as lone parents with young children, carers or people who are sick/disabled. Jobseeker's Allowance is a benefit for women who are required to look for full-time work. The amount paid for both of these benefits will depend on your age, whether you have a disability, how many children you have and their age and if you have any other money coming in. <i>If you had to leave your job because of domestic violence, it is important that you raise this issue with the Job Centre when making a claim to ensure that you are not treated as 'voluntarily unemployed'.</i>

Benefit family	Benefit names	Any other issues:
If you are working over 16 hours	Working and Child Tax Credits <i>Contact HMRC: 0845 300 3900 (Monday to Friday: 8.00 am - 8.00 pm)</i>	The amount paid will depend on the number and age of any children you have, the hours you work and your income. This benefit can also help with up to 80% of registered childcare costs.
If you are over 60	Pension Credit <i>Contact the Pensions Service: 0845 60 60 265 (Monday to Friday: 8.00am - 8.00pm)</i>	If you are over 60 you may already be paid your full State Pension. If you are paid as part of a couple and get a reduced amount, or if you are unsure about how much you get, contact the Pensions Service who will be able to advise you. Additional help can also be obtained by claiming Pension Credit. This is paid in addition to a State Pension to top up people's incomes.

Help if you are sick, disabled or care for someone who is

Benefit family	Benefit names	Any other issues:
If you are ill and not able to work, or not able to take up a job	Incapacity Benefit	If you are employed but unable to work you may qualify for work related sick pay or Statutory Sick pay – contact your employer who will confirm your entitlement. If you are not employed, or your work related sick pay has run out, you can claim Incapacity Benefit. You will need to get a medical certificate from your doctor that states you are unable to work. This may be due to physical health problems but also could be because you are suffering from stress, anxiety or depression.
	Disability Living Allowance/Attendance Allowance & Carers Allowance	Disability Living Allowance (DLA) (for people under 65) and Attendance Allowance (AA) (for people over 65) are extra benefits paid to people who have additional health problems.

Benefit family	Benefit names <i>Contact the Disability and Carers Service: 0800 88 22 00 (Monday to Friday: 8.30 am - 6.30 pm and Saturday: 9.00 am - 1.00 pm)</i>	Any other issues: This could mean that you struggle to walk far or you need someone with you when you go outside as you get anxious. It could also mean that you struggle to cook for yourself, or get up, washed and dressed due to either physical problems or because you lack motivation. Carers Allowance is paid to people who look after another person who is on certain rates of DLA or AA for 35 hours or more per week. This care does not have to be nursing care, but can include motivation and help with filling in forms, paying bills etc.
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Help with housing costs

If you need help to pay your rent and council tax	Housing Benefit/Council Tax Benefit <i>Contact your local authority</i>	The amount paid depends upon your rent and/or council tax charge compared to your family circumstances and income. You can claim Housing Benefit if you need to claim help with your rent charge for your refuge, private or council accommodation. Council Tax Benefit is paid to people who rent or own their homes. Also, if you are now the only adult in a household you need to claim your single person discount which takes 25% off the council tax bill.
If you need help paying rent in advance/or a rent deposit	Budgeting Loan <i>Contact Jobcentre Plus: 0800 055 6688 (Monday to Friday: 8am - 6pm)</i>	This interest free loan is available to you if you have been on Income Support; Jobseekers Allowance or Pension Credit for 6 months.

Help with housing costs

If you need help with your mortgage costs

Income Support or Jobseekers Allowance (Income Based)
Jobcentre Plus:
 0800 055 6688 (Monday to Friday: 8am - 6pm)

If you claim these benefits you may be able to get help with your mortgage interest payments. As the rules are complicated it is important that you seek advice if you have a mortgage.

Help if you are looking after a child

Help with school costs – clothing grants

Budgeting Loan
Contact Jobcentre Plus:
 0800 055 6688 (Monday to Friday: 8am - 6pm)

Your local authority may help with the cost of a school uniform if you are on a low income. Each local authority has its own policy, some do not offer any help, some refer people onto your child's school who may have some grants available, whereas others will provide grants of £80. Your local authority will be able to provide details of its scheme.

Help if you are looking after a child

Help with school costs – free school meals

Contact your local authority

Your local authority should provide help with free school meals if you are on Income Support, Income Based JSA, Guaranteed Pension Credit or Child Tax Credit with income conditions (there is an income threshold that changes each year).

Each local authority runs its own scheme and will provide you with an application form.

Help with transport costs

Contact your local authority

Some local authorities have special funding available to support the transport costs of children who have moved home to escape domestic violence but who may still want to attend their old school.

Help if you are looking after a child

If you need financial help looking after your children

Child Maintenance

08457 133 133 (Monday to Friday: 8am to 8pm and Saturday: 9am to 5p)

The new Child Maintenance Enforcement Commission (C-MEC) can help you get child maintenance. They will respect your confidentiality, although you may want to seek legal advice first.

If you have children you would ordinarily be expected to give details about your former partner, when claiming Income Support or Jobseeker's Allowance.

If you feel that you, or any of the children living with you, will suffer undue harm or distress if attempts are made to get maintenance, you may be exempt from this requirement.

Keeping the benefit authorities informed

If you are already claiming benefits it is essential that you contact the relevant benefit authorities to let them know that your circumstances have changed. You will also need to contact Her Majesty's Revenue and Customs (HMRC) to ensure that child benefit is paid in your name (and into your bank account) if you have children with you.

You must tell all those who provide you with benefits that your circumstances have changed, the agencies involved don't communicate this information to each other.

Appealing against the system

Those running the benefits system do make mistakes. Decisions about many benefits and different types of support can often depend on personal judgements which may vary.

If you are not happy with, or do not understand the reasons for a benefit decision that you have received, it is worth making an appeal. This is not something that you will have to take on yourself. Specialist advice agencies are very good at sorting out mistakes - see the back of the guide for details.

Remember:

It is worth keeping a copy of any information you hand over or send to the particular benefits agency and to ask for a receipt or acknowledgement letter. It is also useful to keep a record of who you speak to whenever you are in contact with benefit agencies and of the time and date that you spoke to them. This will help you in any appeal that you make.

Protecting your identity

If you are claiming benefits and need to protect your identity so that your partner can't trace you ask Job Centre Plus to give your case file 'sensitive access' status explaining the reasons why.

Other sources of financial support

It may be possible for you to access other sources of financial and practical support. A number of organisations can help with a one off grant to pay off debts or to buy a particular item. Some may even be able to provide you with a regular weekly payment over a period of time.

- You can get advice on such organisations from a refuge, domestic violence outreach service or from a local independent advice agency such as the **Association of Charity Officers**
- If you are caring for a severely disabled child, you can seek support from the **Family Fund**
- Someone who knows you in a professional capacity, such as a social worker or health visitor, or a voluntary agency may be able to apply on your behalf for a welfare grant from **Family Action**. The most common requests are for help with clothing, fuel bills, and household items such as beds and cookers, although help is offered with more varied needs as well. Assistance is targeted to people on low incomes and people experiencing domestic violence are a priority for support

3. Opening a bank account

If you don't already have a bank account of your own, getting one is important. Benefits are now directly paid into accounts and most employers require you to have a bank account in order to receive your wages.

Bank accounts offer convenient ways of paying for things such as debit cards like Switch or Visa and are safer than carrying or stashing lots of money. You can get better deals for many goods and services if you pay by direct debit from your account.

If you are opening a new account, either for the first time, or as a new, separate account, your bank will need to prove that you are who you say you are and that you live where you say you live. This is not about the banks being awkward - they need to establish your identity because of laws designed to stop identity fraud and money laundering.

Proving your identity

To prove your identity you can use a:

- Current signed passport
- Immigration Status Document, with Residence Permit
- National Identity Card (if you are an EU/Swiss citizen)
- Current UK photo card driving licence, or the full paper version
- Original and recent benefits entitlement letter from the Department of Work and Pensions (DWP), Her Majesty's Revenue and Customs (HMRC), or your local authority

This is another reason why pulling together key documents is so important if you have to flee from home at short notice.

Proving your address

It may be more difficult for you to prove where you live if you are living in temporary accommodation, for example, banks often ask if you have a recent utility bill for your current address. However, a letter from a refuge worker, a copy of your tenancy agreement at a refuge, or an original entitlement letter from the DWP, HMRC or local authority should be enough to prove where you live.

If you are living in refuge accommodation and have any problems opening a bank account, you may be able to get some support from your caseworker who can write a letter in support of your application. Refuges may also have an arrangement with local bank branches to help the process go more smoothly. You may ask at any time to see a female member of staff at the bank if this is your preferred option.

For a downloadable guide to ID for banking benefits and other services in the UK go to www.toyambeehall.org.uk/core/core_picker/download.asp?id=1405
Or e-mail idguide@toyambeehall.org.uk for a hard copy

Choosing between bank accounts

It is important to think carefully about which bank account most suits your needs. Accounts can have different levels of charges if you go overdrawn or over your overdraft limit. Some may have branches that are easier for you to get to, or you may have had good service from a particular bank before.

When you apply for an account you may be offered either a basic bank account or a current account. Basic bank accounts tend to have less flexibility in the way you run them than current accounts, but you can use them to withdraw money from a Post Office, which is not the case for all current accounts. Basic bank accounts do not give access to credit, which means your credit rating should not impact on whether or not you can open one. It is definitely worth exploring your options.

Managing a bank account

To manage an account well, you need to:

- Keep an eye on how much money is in the account. You can do this by using the regular statements they will send you, or the balance/statement information available at a cash machine
- Make sure that you have enough money to cover direct debits or other regular payments in advance of when they are due (this will prevent you from becoming overdrawn and having to pay bank charges)
- Beware of cash machines that charge for withdrawals. Take out money at a non charging machine, or at the Post Office
- Keep your pin number confidential. Keep your statements safe, and check them for any sign that someone else might have been taking money from your account
- Don't feel you have to respond to offers of other products, like home insurance, credit cards, or take those products from your bank - shop around!

4. Disentangling your money from your partner's

You may have a joint bank account or credit card with your partner or your partner may be the secondary card holder on an account of yours. In either situation you may need to take action to make sure that your partner does not misuse the account and you should seek advice from your bank.

If you still have joint bank accounts/credit cards

Whilst you have a joint bank account/credit card with your partner, you both have the right to withdraw money from that account. Be aware that your partner could take all the money out of the account if he chooses to do so. He may even try and close the joint account down.

Remember:

Be mindful that bank statements will contain information about the location of cash machines or debit facilities that you have used. If you have moved out of home but statements are still sent to your former address, this may give your partner clues about where you are living.

Controlling your bank accounts/credit cards

You are responsible for any debts/overdraft incurred on a bank account/credit card for which you are the sole, main, or joint account holder. In the latter case the legal phrase for your situation is that you will be 'jointly and severally liable' with your partner. This is the case for all debts/the full overdraft on the account/card *no matter who spent the money*.

If you have a joint account/credit card:

- You can freeze the bank account/credit card (which you have the authority to do on your instructions alone). If you do this take legal advice as soon as possible afterwards. Accounts cannot be unfrozen without your partner taking legal action
- You can close the account completely (this may be the best option if the account is in credit). Practice between banks varies but you may be able to do this without your partner's consent

Remember:

Change any pin numbers or passwords that you use on either a joint bank account/credit card or personal bank account/credit card. Your partner is likely to know relevant personal information, for example your mother's maiden name, your date of birth etc. and could try to access your account by getting another woman to make contact with your bank and impersonate you.

Secondary card holders

You will not be responsible for any debts/overdraft incurred on a credit card/bank account for which you are the secondary card holder.

If your partner is the secondary card holder you can:

- Remove his name from the account
- Set up special measures that allow only you to access the account, or will notify you if someone else tries to access your account

5. Dealing with debts

A key part of taking control over your finances is to start dealing with any debts that you might have. You may find you have a large number of debts because your partner forced you to take out loans or because you had to borrow to buy essential household items if your partner refused to give you the money for them.

Get support to deal with debts

Dealing with debts may seem a difficult and distressing task. However, even the most difficult situations can be resolved with support. It is important that you get advice about any debts as soon as possible.

Debt advice agencies will give you confidential advice and will not make any negative judgements about the reasons you are in debt. They are very skilled at supporting people with debt problems and will negotiate for you with your creditors if you wish them to do so. See the information about advice agencies at the end of the guide for where to get help.

Your responsibility for debts

Your advisor will help you get a clear picture of the debts that you owe. In particular it is important that you understand that you are responsible (joint and severally liable) for any debts that are in your name and for any debts that are in the name of both you and your partner. This means your creditor can pursue both you and your partner for repayment. If your partner has disappeared, you may find yourself wholly liable for repayment. This will probably seem unfair to you, but unfortunately it is the law.

Remember:

You can check whether there are any debts that you may be responsible for without you knowing about them by running a credit check – see back of the guide for more details.

You can also consider registering with the CIFAS protection registration scheme. Registration on this scheme adds an additional layer of protection to your accounts - for instance if anyone was attempting to obtain a loan in your name you would be contacted by CIFAS and asked to verify the application. CIFAS are a commercial organisation and will charge a small fee for this service.

Priority debts

Your advisor will help you identify which of your debts are a priority. They will emphasise that it is important that you tell them about all your debts. If you have **rent arrears**, it will be essential for you to speak to your landlord, as not making an effort to deal with existing rent arrears can cause problems getting another tenancy later on.

Dealing with your creditors

Keeping in contact with your creditors is very important and this is something that your debt advisor can help you with. Your creditors would rather discuss with you the possibility of you making reasonable payments on your debts over a period of time, than get no payment at all, or take expensive legal action against you. If they were to take you to court, it will count in your favour that you have made a reasonable effort to make payment.

Toni's story

We always seemed to be arguing over little things, and he picked fights for no reason, though we always made up afterwards. I just thought everyone carried out on like this. Over time though it just seemed to get worse, his taunts left me feeling like I was nothing.

He was never very good with money and wasn't making a success of his business, he was a handyman and sometimes things were quiet. Gradually he wanted me to work more and more hours at my cleaning job, as well as doing everything else like looking after the kids and the house.

He began to drink more and more and this just made his business go downhill fast. It didn't stop him going out though - he was taking cash from me almost every night to go to the pub. We would have massive arguments about this and sometimes I felt very threatened. I was left borrowing money from wherever I could get it, just to make ends meet.

A couple of years ago, he left for a few months. I never found out exactly where he went, I think it was to someone he'd been seeing in the next town. While he was away, I found out that he'd run up huge debts in both our names.

He came back a while later and for the kids sake I took him back in as they had missed their dad. One night we had a massive row about the debts. I had to run upstairs and lock myself in the bedroom, he tried to smash the door down - I really thought he was going to kill me.

The following day I took my kids and we went to the local council to get help. They found me temporary accommodation and a

couple of months later we were offered a place of our own. It wasn't ideal but it felt safe.

I knew that I had to sort out my money situation and so I went to see the local Citizens Advice Bureau. They were really helpful. They spoke to my creditors, explained the situation and negotiated repayment plans. They also made sure that I was getting all the benefits I was due.

Even though I'm still paying off the debts, I'm in control of what money is going in and coming out and I've got more hope for the future. I'm doing some voluntary work at a local children's project and I hope soon to do a childcare qualification. In the long term, I'd like to think about buying my own place, or maybe getting on a shared ownership scheme.

If you cannot repay your debts

If it is absolutely impossible for you to repay your debts and you see no prospect of that changing, you may have to consider other options:

- Asking your creditors to write off your debts: some utility providers may have charitable trusts which will pay for your debt to be written off. Check out: www.charisgrants.com
- Seek bankruptcy: This is a court order you can apply for when in insoluble debt. If the court grants the order an official is appointed by the court to manage your financial affairs. There are advantages and disadvantages to going into bankruptcy. The process will cost you money and you may lose your home if you own it. In addition any luxury items you have may have will be

sold. However, bankruptcy does allow you to make a fresh start. Bankruptcy may or may not be the best route forward for you. More information can be obtained from www.adviceguide.org.uk or the Insolvency Service (see back of the guide for more information).

Whichever of these paths you follow, you should get professional support at every stage

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Starting again

How you can take control over your own finances in the longer term

When settling somewhere for the longer term you will need to think about money-related matters to do with:

- Moving into and setting up a new home - turning your new house or flat into a real home, getting it furnished, decorated and equipped
- Borrowing money for things you need
- (If you wish to) getting a financial settlement as part of the break up of your relationship
- Getting a job/going back to work
- Saving money for the future

Some of these things may at first seem challenging, but having control over your money, perhaps for the first time, can be very liberating.

Things to consider when moving into a new home:

You will need to think about a number of things when moving into a new home:

Benefits

- Make sure that you have informed **all** the relevant benefit agencies that you have a new address. Remember that they do not communicate with each other
- It is essential to make sure that you tell your local authority Housing Benefit and Council Tax sections that you have moved and that you wish to claim benefit for your new home

Bank accounts and utilities

- You need to let your bank, mobile telephone provider and any utility providers know that you have moved so that they can change the address where your statement is sent
- Take a meter reading when you first arrive and contact the people who provide gas and electricity to your new home. Give them the readings and say that you are now living there. This makes sure you do not get charged for a previous occupier's bills
- Once you are settled, you can think about getting the best deals that you can on your energy supply and home phone provision. Price comparison web sites can help you get the best deals, which are usually available to people who pay monthly by direct debit (see the final section for more details)

Moving into and setting up a new home

If you have had to flee domestic violence then you may have had to leave everything behind. This means that when you move into a new home you may have to furnish it, decorate and equip it from scratch.

This may seem overwhelming and unfair, but it is also a chance to start afresh without any old items to remind you of the abuse you experienced. If you do wish to recover possessions from your old home you can talk to the police about getting an escort who will allow you to do so safely. Contact the Victim Liaison Officer or Community Safety Unit at your local police station.

If you are still in refuge or temporary accommodation you may be able to put money aside for particular items or to buy a few bits here and there whilst waiting for permanent accommodation. You may also want to seek help with paying for household costs:

Help with paying for household items

If you need help with removal costs and purchase of furniture

Community Care Grants & Budgeting Loans
Contact Jobcentre Plus

Community Care Grants (CCGs) can be paid to you if you are on Income Support, Jobseekers Allowance or Pension Credit and fit certain other criteria. You can get help with removal costs and money for essential household items such as a cooker, bed etc. You do not have to pay CCG's back, though you may not in practice be able to claim them more than once.

Budgeting loans (see above) are also available for less essential items. The loans must be paid back, but are interest free.

Furniture Re-use Network (FRN)
<http://www.frn.org.uk/>

Furniture re-use charities collect unwanted but good quality items from households that no longer need them and distribute them to families that do

Checklist of things to think about:

- Take your time in getting everything sorted out and think carefully about which are the most important items that you need straight away
- You may not be able to get everything you need for your new home, i.e. furniture, television, pots and pans etc immediately. Draw up a list in priority order and try to stick to getting the essential items to start with; for example you may consider it important to help get your children settled first
- Sometimes refuges, social landlords themselves or other organisations can help you furnish and equip your house, either for free or at very low cost. This may be worth considering even if you only use what they provide in the short term

Borrowing

Borrowing can get you into debt, but it can also be an essential way of affording costly items by spreading payments and of coping with sudden expenditures. You may find that you need to borrow to help you furnish and equip your new home.

The best way of managing your borrowing is to only borrow what you can afford to repay and to be clear about how much you'll be paying back each month and for how long.

The cost of a loan depends on: the amount you borrow; the length of time to repay the loan (the period of the loan); the rate of interest; any other charges attached to the loan such as an arrangement fee. Loans may also have different conditions on repayment, for example extra charges if you want to repay them early.

The best way to compare the cost of a loan is to look at the APR (Annual Percentage Rate), which includes the interest rate and any charges involved. The higher the APR, the more the loan will generally cost you.

Think carefully about who you borrow from

- **Doorstep lenders** may seem to give you quick access to money, they may seem flexible about repayments and those repayments may seem affordable BUT- they will charge you very high rates of interest and taking a loan from them will end up costing you much more. If you are approached by a doorstep lender and feel they are pushing you to take a loan, tell them you need to think about it and ask them to come back next week. If you decide in the meantime not to take the loan, you will then feel more confident about refusing their offer when they return
- **Catalogues, furniture shops and electrical shops** may claim to offer you good deals BUT- the interest they charge can be high, you end up paying more because you have to repay over a longer period of time and they may sell you insurance products that you might not need
- **Credit unions** can be a very good way of borrowing money. They lend at much lower rates of interest than catalogues and doorstep lenders. Credit unions are professionally run organisations regulated by the Government and supported by local people. To get details about your local credit union, see the end of the guide
- You may be able to get loans from the **Social Fund**. Repayments are taken from your benefit or your income

- **Bank loans** are usually only available for larger amounts. If you have a bank account with an overdraft it is possible to use that for small amounts of borrowing BUT remember that you will have to pay interest if you become overdrawn i.e. go into the red
- You can also use **credit cards** to borrow, but again keep a close eye on how much you owe in total so that it doesn't run out of control. Credit cards are not free money - you have to pay interest if you don't clear your full balance every month. It can be easy to be over confident about how much you can afford to repay, particularly where companies are offering attractive terms, such as interest free periods, to new customers

Knowing when your borrowing might be a problem

You should look out for the following signs that you may be borrowing at a level you cannot afford:

- You are right up against your overdraft limit on your bank account, or sometimes go through it
- You regularly take out cash advances on credit cards, or take out pay day or benefit day loans
- You can only afford to make the minimum payment on your credit card
- You find yourself borrowing money to pay household bills or household essentials
- You are behind on your rent, mortgage or utilities bills
- You are behind on repayments for any loans that you have

If your borrowing becomes a problem, refer to the 'benefit system' and 'dealing with debt' sections above, and seek advice

from the agencies that are there to help you, see the last section of the guide.

There are a number of situations in which you must urgently seek help from one of those agencies, in particular if:

- Bailiffs are about to visit you, or have called on you already
- You have received notice that your landlord is seeking to evict you
- You have received court papers or a date for court hearing
- You are threatened with having your utilities disconnected

Saving

Saving can help you manage your money in a number of different ways. For example:

- Dealing with an unexpected cost, such as a car or boiler breakdown
- Affording more expensive items like Christmas or a holiday, or just to treat yourself
- Planning for and coping with any big life changes such as moving house
- Teaching your children good financial habits

Remember:

- Don't borrow to save, or go without essential things to save
- Try to only draw on your savings for the reason that you actually began to save
- You are allowed to save a certain amount of income tax free and will not pay any tax at all on your savings if you are not in work

- There is no rush involved in choosing how to save. Take your time, and work out which will work best for you. The Financial Service Authority's 'Money Made Clear' leaflets and website are good places to start

There are lots of different savings accounts available, from banks, building societies and credit unions. Each will pay different rates of interest (the technical term is Annual Equivalent Rate). The higher the rate of interest, the more money you make on the money you save.

There will be different conditions on how you take your money out, how much notice you have to give etc. A general rule to remember is that the higher the rate of interest, the more notice you will have to give to get at your money. Some higher rate products also have a level of risk attached, in other words they might not perform as well as you hoped.

'Savings Gateway'

From 2010 onwards people on low incomes will be able to save money in Government approved accounts, with the Government itself contributing a certain additional amount to the account for every pound saved.

When the account is launched more details will be found at www.hmtreasury.gov.uk and www.fsa.gov.uk

Saving for children

If you have children born after 1st September 2002 they may already have a Child Trust Fund Account which they can access after their 18th birthday. This won't have been affected by your leaving your partner.

Even if your partner did not allow you to make payments into a Trust Fund Account for your child, the Government will still have opened an account on their behalf, which you can now put money into yourself at any time, or you can transfer the savings to a new Child Trust Fund account if you wish.

Child Trust Fund accounts and other accounts helping you put aside money for your children, are available from a range of providers, take a look at the FSA's Money Made Clear website for more information, or the Government's own Child Trust Fund Website.

If you already have other savings accounts for your children and believe your partner still has access to them then transfer their savings into a new one.

Getting insured

Life is unpredictable. Accidents happen, things break, people can become ill and may be victims of theft, fire or flood. People buy insurance to cover themselves if the unexpected happens; paying a small regular amount (usually monthly) in return for the replacement or repair of the damaged items.

It is particularly important to get home contents insurance which will protect you against the financial consequences of theft, flood or fire. If you rent from a local authority, Arms Length Management Organisation (ALMO) or housing association, they may offer an affordable home contents insurance scheme, ask about this when you move in.

Watch out:

- You will often be offered insurance when buying items like

TVs. These are not always the best products available, so shop around if you want to insure these items

- Always read the small print when buying insurance. Check for what exactly the insurance policy covers, how much you will have to pay yourself towards a replacement (called the excess) and what conditions are attached

Settling financial matters with your former partner

You may not feel like doing so straight away, but in the longer term you may want to take action to settle matters financially with your former partner. If you are married, this will obviously be as part of a divorce settlement.

Your precise rights at this point may vary according to the legal status of your relationship, i.e. whether you are married or not. Your partner may also feed you misinformation about your rights as part of ongoing economic abuse or simply to get back at you. In particular, he may claim that you have fewer rights to your former home than is the case.

When you do reach this stage, it is therefore essential to take proper legal advice. If you are on a low income you should be able to claim Community Legal Services Funding (also known as legal aid) for this purpose.

Child maintenance

Whether you were married or not, you have the right to seek financial support for your children from their father. Whether or not your former

partner was the main earner in the household, you may also have the right to a share of any assets that he holds as an acknowledgement of the financial, emotional and practical contribution you have made to the household's well being.

Contact the new Information and Advice Service which is part of the Child Maintenance Enforcement Commission (C-MEC) for advice – you can stay anonymous if you want to. Alternatively contact the Children and Family Court Advisory and Support Services (CAFCASS).

Fiona's story

Looking back I can't believe that what happened to me really occurred. Within 15 years I went from being a confident articulate woman with a good career in marketing, to someone with no self belief who came closer than I'd like to admit to ending it all.

Everyone thought that Chris was perfect and he seemed that way to me at first. Things changed when I gave up work and we had our children. He was working very long hours and rarely home early at night. I wanted to go back to work, but he said it was my duty to look after him and my children. He would fly into a rage if there wasn't food on the table when he came in. Sometimes he would hit me. I felt more and more down and began to take tranquilisers regularly to get me through.

I left for the first time when I overheard one of my children say how frightened she was of her dad. I left a note asking for a divorce and headed round to my sister's. He came round every night for a month, shouting in the street and begging me to go

back. It was too much for my sister, who said I should give him another chance. I was feeling guilty about leaving him and the children missed their father so I agreed.

After I went back, there was a brief honeymoon period and then the abuse began again. I planned things out properly this time and that seemed to give me the strength to take the decision to leave for good.

We went straight to a refuge. It was a really difficult time, the kids were really upset, but with the help of the workers there and the other women I met in the same situation, we began to feel better.

When it came to the divorce, I was accused of lying about the abuse by his lawyer. I stuck to my guns though. Under the settlement, I was awarded the house and substantial maintenance. He can't go near me as he will break an injunction granted by the court if he does. He does have contact with the children, but they are handed over at a contact centre so I don't have to meet him.

Getting a job

If you don't already work you may be thinking about getting a job or may be required to do so in order to access Job Seekers Allowance.

Of course, getting a job is often more than about getting money, it can also help you make new friends and help you build up your self esteem.

There is a lot of support available for people who are out of work to help them find jobs. Job Centre Plus may be your first port of call, but

if you have children you might find it useful to speak to Gingerbread/One Parent Families for advice, see the end of this guide.

Job Centre Plus staff can provide you with a range of information, including advice about childcare and working out how much more money you can expect to be receiving if you do go back to work. They can also put you in touch with local organisations which support people going back to work, some of these may specialise in working with women or lone parents. These organisations will probably provide a range of services, from confidence building, to advice about how to apply for jobs, training and job placements.

It is important to remember that working full time is not your only option when going back to work and may not even be the best one at a particular time. Other options that may be available include part time work, term time work, or job sharing. You may also be interested in doing voluntary work. This can help you learn some new skills and work experience. Take proper advice before choosing a way forward and make sure that whatever you choose to do, you receive all the benefit support you are due.

In particular, remember that depending on your income, you might be entitled to support with your childcare costs through the Childcare Element of the Child Tax Credit. It is important to ask Job Centre Plus and your employer about this.

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Other sources of support and information

**Places you can go and people you can contact
for more information and support**

If you are experiencing domestic violence:

- Freephone 24 hour Domestic Violence Helpline – run in partnership by Refuge and Women’s Aid. This service offers a 24 hour confidential helpline for women who are experiencing domestic violence with referral to refuges and other local support: 0808 2000 247 (calls from landlines are free, charges from mobile phones may vary)
- Refuge’s website with a huge amount of information for women experiencing domestic violence, including support on financial issues: www.refuge.org.uk

This helpline and these websites are a good starting point for dealing with any of the issues covered below

If you are worried about an immigration related issue:

- Asylum Aid: www.asylum.aid.org.uk or 0207 247 8741
- Immigration Advisory Service: www.iasuk.org or 020 7357 6917
- Refugee Council: www.refugeecouncil.org.uk or 020 7346 6777

Legal advice:

- Community Legal Services Direct: www.clsdirect.org.uk or 0845 345 4345
- The Law Society (information about local solicitors): 020 7242 1222
- National Centre for Domestic Violence: www.ncdv.org.uk or 0870 922 0704
- Rights of Women: www.rightsofwomen.org.uk

Advice on housing:

- Shelter: www.shelter.org.uk or 0808 800 4444

Information about benefits:

- Department of Work and Pensions: www.dwp.gov.uk
- Job Centre Plus: www.jobcentreplus.gov.uk
- Citizen’s Advice Bureau: www.adviceguide.org.uk

Information about working tax and child credits:

- Her Majesty’s Revenue and Customs: www.hmrc.gov.uk/TAXCREDITS/

Advice on child maintenance:

- Child Maintenance Enforcement Commission’s Advice and Information Service www.dsdni.gov.uk/index/csa/cm-ed-iss.htm or 0800 028 7439
- The Children and Family Court’s Advisory Support Service (CAFCASS): www.cafcass.gov.uk

Additional financial support:

- The Association of Charity Officers: www.aco.uk.net or 01707 651 777
- The Family Fund: www.familyfund.org.uk or 0845 130 4542 / 01904 621 115
- Family Action: www.familyaction.org.uk or 0207 254 6251 / 0207 254 6251
- One Parent Families/Gingerbread: Tel: 0800 0185 626 website: www.oneparentfamilies.org.uk

Advice on money issues and budgeting:

- Money Made Clear Advice: www.moneymadeclear.fsa.gov.uk

Cheaper deals on utilities:

- A number of companies offer price comparison websites to help you get the best deal you can on fuel bills. For details of these companies go to: www.energywatch.org.uk

Credit check:

- Experian - offer credit checks and other related services for a small fee, or free on trial membership deals:
www.experian.co.uk

Additional financial security:

- CIFAS: www.protective.registration@equifax.com or 0870 010 2091

Advice on debt issues:

- National Debtline: 0808 808 4000

Advice on bankruptcy:

- Citizen's Advice Bureau: www.adviceguide.org.uk
- The Insolvency Service: www.insolvency.gov.uk or 0845 602 9848

Help to find a credit union:

- ABCUL - the representative body for credit unions:
www.abcul.org (Note: Not www.abcul.org.uk)

Advice on the Child Trust Fund

- Money Made Clear: www.moneymadeclear.fsa.gov.uk
- The Government's own website: www.childtrustfund.gov.uk

Advice on pensions:

- The Pension Service: www.thepensionsservice.gov.uk