

# Budgeting Loans

## from the Social Fund

### Notes sheet

 **Please read these notes carefully. They explain the circumstances when a budgeting loan can be paid.**

### Budgeting Loans

**You may be able to get a Budgeting Loan if:**

you have been getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit or payment on account of one of these benefits or entitlements for at least 26 weeks on the date we process your application

**and you need help**

- to buy furniture or household equipment
- to buy clothing and footwear
- to pay rent in advance and/or removal expenses to secure fresh accommodation
- to pay for home improvements, maintenance or security
- with travelling, maternity and funeral expenses
- to pay for things to help you look for or start work
- to repay HP or other debts that have been taken out.

We cannot help with any other types of items or services.

**Budgeting Loans have to be paid back but they are interest free.**

You can have one of three rates of Budgeting Loan. The amount depends on whether you are single, a couple without children or qualifying young persons, or a one or two parent family with children or qualifying young persons. For a single person the maximum rate is £348, for a couple without children or qualifying young persons the maximum rate is £464, and for one or two parent families with children the maximum rate is £812. We cannot pay you more than these amounts.

The amount of Budgeting Loan you can have also depends on whether you still have any other Budgeting Loans or Crisis Loans you haven't paid back to the Social Fund. We cannot make a payment for a loan if you already owe £1,500 or more to the Social Fund for any previous Crisis Loans or Budgeting Loans combined.

**Please turn over for more information**

jobcentreplus

Department for  
Work and Pensions

SF500 12/15

## Notes

### Savings

- If you and your partner are aged under 62, savings of more than £1,000 may affect the amount of money you can get.
- If you or your partner are aged 62 or over, savings of more than £2,000 may affect the amount of money you can get.

**We cannot make a payment for a loan if you already owe £1,500 or more to the Social Fund.**

**We cannot pay a Budgeting Loan for expenses of less than £100.**

### How we decide what we can pay you

The decision maker will look at the relevant circumstances and decide the maximum size of Budgeting Loan you can have, if you have no existing Social Fund debt. Whether or not you can have a loan of up to that amount will depend on if you already have a budgeting loan debt.

### How you pay back a loan

- We will look at what you can afford before we decide on the arrangements for repayments.
- If we can pay you a Budgeting Loan, we may make you up to three different offers. It will be up to you which of these offers you can afford to pay back. We may not be able to lower the repayment rate if you later feel you cannot afford the rate you originally agree to.
- If we can pay you a Budgeting Loan, we will ask you to agree to repay it and also to agree the way you will repay it before we make the payment.
- We will take the money back in weekly repayments from your benefit. If you or your partner do not get any benefit, we will arrange for the loan to be repaid in another way.
- If you have problems later on making the repayments as originally agreed, we may be able to help, for example reducing your payments by extending the repayment period. Your Jobcentre Plus office can give you advice.

### Help and advice

If you want more information get in touch with Jobcentre Plus. Phone **0800 169 0140**.

You can also get more information from **www.gov.uk**

**or** get in touch with an advice centre like the Citizens Advice Bureau.

We use *partner* to mean a person you live with who is your husband, wife or civil partner, or a person you live with as if you are a married couple.

We use *child* to mean a person aged under 16 who is living with you and you are getting Child Benefit for.

We use *qualifying young person* to mean a person aged 16, 17, 18 or 19 who is living with you, who you are getting Child Benefit for.

**These notes give general guidance only and should not be treated as a complete and authoritative statement of the law.**

**Tear off this page to keep for your information**

## Part 1: About you and your partner

**Before you complete this form, please read the notes sheet which tells you about all types of help you can get from the Social Fund.**

**Use this form to apply for a Budgeting Loan. Sign and date any alterations you make.**

- If you are getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit, the person who both claims and gets paid that benefit or entitlement should fill in this form.

- Tell us about yourself and your partner, if you have one. We use *partner* to mean
  - a person you are married to or a person you live with as if you are married to them, or
  - a civil partner or a person you live with as if you are civil partners.
- Fill in the form fully by answering **all** the questions and requests for information. **Your application may be delayed if we do not have all the information we need.**
- Please fill in this form with **BLACK INK and in CAPITALS.**

### For office use only

Date of SFCS input

Application number

Initials

Date decision made

Signature

**National Insurance (NI) number**

#### You

Letters   Numbers

Letter

You can find the number on a National Insurance (NI) numbercard, letters about benefit, or payslips.

#### Your partner

Letters   Numbers

Letter

**Surname or family name** include title

**Any other surnames or family names you have been known by**

**All other names**, in full

**Date of birth**

**Daytime phone number**

We may need to contact you by telephone to ask you for further information, or when a decision on your application is made. Please note that the number may display as a 0800, unknown or withheld number.

**Part 1: About you and your partner** continued

**Mobile phone number**, if you have one

**Your email address**, if you have one

**Address where you live now** including postcode  
Please tell us your current address, and tell us your partner's current address, if it is different.

**Date you or your partner moved into this address**

Tell us if this address is

- temporary.
- permanent.

- temporary.
- permanent.

**Previous address** including postcode  
Please tell us your previous address, and tell us your partner's previous address, if it is different.

**Are you or your partner involved in a trade dispute?**  
We use *trade dispute* to mean a strike, walk-out, lock-out or any other dispute about work.

- No
- Yes

- No
- Yes

## Part 2: About your children or qualifying young persons

Please tell us about any children or qualifying young persons you are getting a benefit or entitlement for.

- We use *child* to mean a person aged under 16 who you are getting Child Benefit for.
- We use *qualifying young person* to mean a person aged 16, 17, 18 or 19 who you are getting Child Benefit for.

Name	Date of birth	Name	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Are you getting Income Support or income-based Jobseeker's Allowance for your children or qualifying young persons?

No

Yes  How much do you get a week? £

Are you getting Child Tax Credit for your children or qualifying young persons?

No

Yes  How much do you get a week? £

Are you getting Child Benefit for your children or qualifying young persons?

No

Yes  How much do you get a week? £

## Part 3: About what you need

Budgeting loans can only be given for the types of items or services listed in this part.

Please enter the total amount you need in the **Total amount applied** for box for what you need. Also tick the other category boxes that apply to you.

We do not need any more information for this part.

**Please refer to the notes sheets for the maximum rates of Budgeting Loans depending on your circumstances.**

**Total amount applied for** £

Furniture and household equipment	<input type="checkbox"/>	Expenses associated with seeking or re-entering work	<input type="checkbox"/>
Clothing and footwear	<input type="checkbox"/>	Maternity expenses	<input type="checkbox"/>
Rent in advance or removal expenses to secure fresh accommodation	<input type="checkbox"/>	Funeral expenses	<input type="checkbox"/>
Improvement, maintenance and security of the home	<input type="checkbox"/>	Repaying HP and other debts – for any items or expenses which are associated with the categories above	<input type="checkbox"/>
Travelling expenses within the UK	<input type="checkbox"/>		

## Part 4: About benefits and entitlements

Are you or your partner currently getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit or payment on account of one of these benefits or entitlements?

No  Go to **Part 8**.

Yes  Tell us which benefits or entitlements you are getting and the dates you have been getting them in the last 26 weeks.

Income Support

From

to

Jobseeker's Allowance (income-based)

From

to

Employment and Support Allowance (income related)

From

to

Pension Credit

From

to

Has a partner or an ex-partner received Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit or payment on account of one of these benefits or entitlements for you, in the last 26 weeks?

No

Yes  Tell us about this person:

Their name

Date of birth

Their National Insurance (NI) number

Date of separation

Their address (including postcode)

Have you made this claim because you have separated from someone?

No

Yes  Tell us about the person you have separated from:

Their name

Date of birth

## Part 5: About money you have to pay out

Please tell us about any money that you or your partner have to pay out regularly, but do not include normal living expenses like gas and electric charges or food bills.

Include things like catalogue money, hire purchase, loan payments and fines.

Please answer all the questions for each regular payment. If you do not give us all the information, we will not be able to decide this claim.

### Payment 1

Who do you pay the money to?

How much are you paying and how often?

£  every week  every fortnight  every month

How much is already owed?

£  payment deducted from my benefit

### Payment 2

Who do you pay the money to?

How much are you paying and how often?

£  every week  every fortnight  every month

How much is already owed?

£  payment deducted from my benefit

### Payment 3

Who do you pay the money to?

How much are you paying and how often?

£  every week  every fortnight  every month

How much is already owed?

£  payment deducted from my benefit

### Payment 4

Who do you pay the money to?

How much are you paying and how often?

£  every week  every fortnight  every month

How much is already owed?

£  payment deducted from my benefit

## Part 6: About your savings

### Do you or your partner have any savings?

If you and your partner are both aged under 62, we may be able to disregard the first £1,000 of your savings. If either you or your partner are over 62, we may be able to disregard the first £2,000 of your savings.

Savings means any capital you and your partner have, including any money you have at home, in the bank, in

- the building society or in a credit union account
- premium bonds
- investments, such as shares or unit trusts.
- the value of any property you or your partner

own that you do not live in. For example, a house you let out, a holiday home, or somewhere another member of your family lives.



If you do not complete this part of the form your application may be delayed

No

Yes

**How much savings do you have?**

£



## Part 7: How we pay you

### If you to use the account you usually get your benefits paid into, please go straight to part 8

#### **We normally pay your money directly into the same account as we pay your benefit into.**

Many banks and building societies will let you collect your money at the post office.

We will tell you when your Social Fund payment will be made and how much it will be for.

#### **Finding out how much we have paid into the account**

You can check your payments on account statements. The statements may show your National Insurance (NI) number next to any payments we have made. If you think a payment is wrong, get in touch with the office that pays you straight away.

#### **If we pay you too much money**

If we pay you too much money we have the right to take back any money we pay that you are not entitled to. This may be because of the way the system works for payments into an account.

For example, you may give us some information which means you are entitled to less money. Sometimes we may not be able to change the amount we have already paid you. This means we will have paid you money that you are not entitled to.

#### **We will contact you before we take back any money.**

### What to do now

- Go to **Part 8**, unless you want us to pay your Social Fund payment into a **different** account to the one we pay your benefit into.
- If you want us to pay your Social Fund payment into a different account, tell us about this on the next page. By giving us these account details you
  - agree that we will pay you into this account, and
  - understand what we have told you above in the section **If we pay you too much money**.
- If you are going to open an account, please tell us your account details as soon as you get them.
- If you do not have an account, and do not intend to open one, please tick this box and we will contact you.



**Fill in the rest of this form. You do not have to wait until you have opened an account or contacted us.**

## If you wish to use a different account, please tell us about the account you wish to use for this payment

- You can use an account in your name, or a joint account.

You can use someone else's account if

- the terms and conditions of their account allow this, and they agree to let you use their account, and
- you are sure they will use your money in the way you tell them.

You can use a credit union account. You must tell us the credit union's account details. Your credit union will be able to help you with this.

- If you are an appointee or a legal representative acting on behalf of the claimant, the account should be in your name only.

**Please tell us your account details below.**

**It is very important you fill in all the boxes correctly, including the building society roll or reference number, if you have one. If you tell us the wrong account details your payment may be delayed or you may lose money.**

You can find the account details on your chequebook or bank statements. If you do not know the account details, ask the bank or building society.

### **Name of the account holder**

Please write the name of the account holder exactly as it is shown on the chequebook or statement.

### **Full name of bank or building society**

### **Sort code**

Please tell us all 6 numbers, for example: 123456.

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### **Account number**

Most account numbers are 8 numbers long. If your account number has fewer than 10 numbers, please fill in the numbers from the left.

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### **Building society roll or reference number**

If you are using a building society account you may need to tell us a roll or reference number. This may be made up of letters and numbers, and may be up to 18 characters long. If you are not sure if the account has a roll or reference number, ask the building society.

You may get other benefits and entitlements we do not pay into an account. If you want us to pay them into the above account, please tick this box.

## Part 8: For people filling and signing this form for someone else

Have you filled this form in for someone else?

Please tell us why you are filling in and signing this form for someone else.

Your full name

Your date of birth

Your address  
including postcode

Your phone number  
include area code

What is this number?  
Please tick

No  Go to **Part 9**.

Yes  Please tell us about yourself.

I am sending a letter signed by the claimant with this form. The letter tells you that they agree to me making the claim for them. Now sign this form in **Part 9**.

I am their appointee.

I have power of attorney.

Home

Work

Mobile

Fax

**Now sign this form in Part 9.**

## Part 9: Declaration

**I declare** that the information I have given on this form is correct and complete as far as I know and believe.

**I understand** that if I knowingly give information that is incorrect or incomplete, my benefit may be stopped and I may be liable to prosecution or other action.

**I understand** that I must promptly tell the office that pays my benefit of anything that may affect my entitlement to, or the amount of, any award.

**This is my application for a Budgeting Loan.**

**The person who made the claim for Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit and who gets paid that benefit or entitlement should sign and date this form.**

**Benefit recipient signature or appointee signature**

**Date**

**I have read back to the customer the entries I made on this form based on the information given by them. The customer has agreed they are correct.**

**Interviewing officer's signature**

**Date**

**Customer's signature**

**Date**

## Part 10: What to do now

- Look through this form and check you have answered all the questions and given all the information requested. Your application may be delayed if we do not have all the information we need.
- If you have made any alterations, please make sure you initial and date them.
- Check you have signed the form at **Part 9**.

## Part 11: Where to send this form

**When you have filled in the application form, send it to us in the envelope we have sent you or take it to your nearest Jobcentre Plus office.**

You can find the address in the business section of the phone book. Look under **Jobcentre Plus**.

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## Part 12: What happens next

Your application will be looked at carefully. The decision maker has to look at the relevant circumstances before deciding if a Budgeting Loan can be awarded. There is only a limited amount of money available from the Social Fund.

If we decide we **can** pay you a loan, and you agree the terms for repaying the loan, we will make a payment to the same account as your benefit is paid into, unless you have given us details of a different account in **Part 7**.

If we **cannot** pay you a loan, we will let you know.

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## Part 13: How the Department for Work and Pensions collects and uses information

When we collect information about you we may use it for any of our purposes.

These include dealing with:

- social security benefits and allowances
- child support
- employment and training
- financial planning for retirement
- occupational and personal pension schemes.

We may get information about you from others for any of our purposes if the law allows us to do so. We may also share information with certain other organisations if the law allows us to.

To find out more about how we use information, visit our website at **[www.gov.uk/dwp/personal-information-charter](http://www.gov.uk/dwp/personal-information-charter)** or contact any of our offices.

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## Part 14: Our service standards

At Jobcentre Plus we aim to provide a high standard of customer service at all times. Details of the standard of service you can expect from us can be found at **[www.gov.uk](http://www.gov.uk)**

You can access our website from many libraries.

For more information please contact Jobcentre Plus.

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**This page is for official use only**

Use this page to record any further information, notes of interviews, changes of circumstances and so on.

Date

Claimant's name

NI number



