

# Budgeting Loans from the Social Fund



Department  
for Work &  
Pensions

## 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 hire purchase (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 have not 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 ►

SF500 04/19

# Notes

## Savings

- If you and your partner are aged under 63, savings of more than £1,000 may affect the amount of money you can get.
- If you or your partner are aged 63 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 local jobcentre 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**.

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	<b>You</b>			<b>Your partner</b>		
	Letters	Numbers	Letter	Letters	Numbers	Letter

### National Insurance (NI) number

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

### Surname or family name

**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

**You**

**Your partner**

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

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

### **Address where you live now**

Please tell us your current address, and tell us your partner's current 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

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

- 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.

**Please tell us about the number of children or qualifying young persons in your household.**

**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.

Please enter the total amount you need for any other category of expenses not listed.

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

**Total amount applied for** £

Are you applying for one or more of the items detailed below? No  
Yes

Please tick the box (or boxes) that apply to you.

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

Expenses or items not listed above

**Total amount applied for** £  
For expenses or items not listed above

# 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. Income Support
- Yes Tell us which benefits or entitlements you are getting. Jobseeker’s Allowance (income-based)  
Employment and Support Allowance (income related)  
Pension Credit

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

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.

The following responses will only be used to calculate your repayments if the offer of a loan is made.

## 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 owed?                      £

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## 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 owed?                      £

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## 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 owed?                      £

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## 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 owed?                      £

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## Part 6: About your savings



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

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

If you and your partner are both aged under 63, we may be able to disregard the first £1,000 of your savings. If either you or your partner are over 63, 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

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.

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**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.

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### **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: 12-34-56.

### **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.

### **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.

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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?

- No Go to **Part 9**.
- Yes Please tell us about yourself.

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

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.

Your full name

Your date of birth

Your address

Your phone number

What is this number?  
Please tick

- Home
- Work
- Mobile
- Fax

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

## Part 9: Declaration

By submitting this application you agree that the information you have given is complete and correct.

If you give wrong or incomplete information, you may:

- be prosecuted
- need to pay a financial penalty
- have your benefit reduced or stopped
- be paid too much benefit and have to pay the money back

If we pay you less than we should, we may pay you the money that we owe you.

**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.

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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

The Department for Work and Pensions aims 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 your local jobcentre.

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