

# Budgeting Loans

## from the Social Fund

jobcentreplus

Part of the Department  
for Work and Pensions

Please read these notes carefully. They explain the circumstances when a loan can be paid. Different circumstances apply to payments of Community Care Grants and Crisis Loans. If you think you may be eligible for either of these types of payments, read the section on the other side of this page.

You will need to fill in the right application form for the type of payment you need. These are:

- form **SF300** for a Community Care Grant
- form **SF500** for a Budgeting Loan
- form **SF401** for a Crisis Loan
- form **SF100** (Sure Start) for a Sure Start Maternity Grant
- form **SF200** for a Funeral Payment

You must fill in a separate form for each one.

## 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

**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 expenses within the UK
  - to pay for things to help you look for or start work
  - to repay HP or other debts that have been taken out.

SF500 04/09

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.

The amount of Budgeting Loan you can have also depends on whether you have any other budgeting loans from the Social Fund. The amount of any Budgeting Loan we may pay together with the amount you still owe the Social Fund cannot be more than £1,500.

### Savings

- If you and your partner are aged under 60, savings of more than £1,000 may affect the amount of money you can get.
- If you or your partner are aged 60 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.

- 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.
- 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.

## 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.

## Community Care Grants

### You may be able to get a Community Care Grant if

- you are already getting Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance or Pension Credit.

or

- you are likely to be 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, in the next six weeks because you are leaving institutional care or residential care.

and

- you are moving out of institutional care or residential care, or
- you need help to stay in your own home, or
- your family is having very difficult problems, or

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

- you are moving because you have had an unsettled way of life and an organisation like a council or charity are resettling you, or
- you need help to travel for special reasons, or you need help because a prisoner or young offender is going to be living with you while they are on release on a temporary license.

### **Community Care grants do not have to be paid back.**

#### Savings

- If you and your partner are aged under 60, savings of more than £500 may affect the amount of money you can get.
- If you or your partner are aged 60 or over, savings of more than £1,000 may affect the amount of money you can get.

## Crisis Loans

### You may be able to get a Crisis Loan if

- you are aged 16 or over

**and**

- in an emergency or because of a disaster, you do not have enough money to meet the immediate needs of yourself and your family, if you have one

**and**

- there is no other way to prevent serious damage or serious risk to the health, or safety, of yourself or a member of your family.

**You also may be able to get a Crisis Loan** if you need help with paying rent in advance

- either in an emergency or as a consequence of a disaster, or
- to a non-local authority landlord because you are moving out of a care home or institutional care and a Community Care Grant is being paid to establish you in the community.

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

## Help and advice

If you want more information

- Get in touch with Jobcentre Plus. You can find the phone number and address in the business section of the phone book. Look under **Jobcentre Plus**. You can also get more information from our website. The address is **[www.dwp.gov.uk](http://www.dwp.gov.uk)**

or

- Get in touch with an advice centre like the Citizens Advice Bureau.

## 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**. Complete this form in ink, 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.**

	You	Your partner	
	Letters   Numbers   Letters	Letters   Numbers   Letters	
<b>National Insurance (NI) number</b>	<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"/> <input type="text"/> <input type="text"/>	<h3 style="text-align: center;">Budgeting Loans from the Social Fund</h3> <p><b>For office use only</b></p> <p>Date of SFCS input <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Application number <input type="text"/></p> <p>Initials <input type="text"/></p> <p>Date decision made <input type="text"/> / <input type="text"/> / <input type="text"/></p> <p>Signature <input style="width: 100%; height: 40px;" type="text"/></p>
	You can find the number on your National Insurance (NI) numbercard, letters about your benefit or payslips	You can find the number on their National Insurance (NI) numbercard, letters about their benefit or payslips	
<b>Surname or family name</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
<b>Other surnames you have been known by</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
<b>All other names in full</b>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
<b>Date of birth</b>	<input style="width: 30px;" type="text"/> / <input style="width: 30px;" type="text"/> / <input style="width: 30px;" type="text"/>	<input style="width: 30px;" type="text"/> / <input style="width: 30px;" type="text"/> / <input style="width: 30px;" type="text"/>	
<b>Address where you live now</b>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	
Tell us your partner's address, if different	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	
	Postcode	Postcode	
<b>Daytime phone number</b>	Code                      Number	Code                      Number	
<b>What is this number?</b> Please tick	Home <input type="checkbox"/> work <input type="checkbox"/> mobile <input type="checkbox"/> fax <input type="checkbox"/>	Home <input type="checkbox"/> work <input type="checkbox"/> mobile <input type="checkbox"/> fax <input type="checkbox"/>	
<b>Are you or your partner involved in a trade dispute?</b> We use <i>trade dispute</i> to mean a strike, walk-out, lock-out or any other dispute about work.	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	

## 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" value="/ /"/>	<input type="text"/>	<input type="text" value="/ /"/>
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text"/>	<input type="text" value="/ /"/>
<input type="text"/>	<input type="text" value="/ /"/>	<input type="text"/>	<input type="text" value="/ /"/>

- If you have more than 6 children or qualifying young persons, tell us about them in **Part 8 More information.**

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

No

Yes

How much do you receive weekly?

£

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

No

Yes

How much do you receive weekly?

£

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

No

Yes

How much do you receive weekly?

£

## 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.

Total amount applied for

£

Furniture and household equipment

Rent in advance or removal expenses to secure fresh accommodation

Travelling expenses within the UK

Clothing and footwear

Improvement, maintenance and security of the home

Expenses associated with seeking or re-entering work

Repaying HP and other debts – for any items or expenses which are associated with the categories 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**.

Yes  Tell us the date you have been getting any of these benefits or entitlements in the last 26 weeks.

From  To

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

  
  
  

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

No

Yes  Tell us about the person you have separated from.

Their name

Their 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.

- If you need more space, use the box in **Part 8**.

Who do you pay the money to?

How much are you paying and how often ?

How much is owed ?

## Part 6 About savings

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

If you or your partner are aged under 60, savings of more than £1,000 may affect the amount of money you can get.

If you or your partner are aged 60 or over, savings of more than £2,000 may affect the amount of money that you can get.

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 do you have?

## Part 7 **How we pay you**

### **We normally pay your money direct into an account**

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 your payment is wrong, get in touch with the office that pays you straight away.

### **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 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 recover any money.**

#### **What to do now**

- Tell us about the account you want to use on the next page. By giving us your account details you:
  - agree that we will pay you into an 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 the 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.**

## About the account you want to use

Please tell us your account details below. It is very important you complete ALL 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 are not sure about the details, ask the bank, building society or other account provider.

## About the account you want to use

### You can use

- an account in your name
- a joint account, or
- someone else's account,
  - subject to the terms and conditions of the account, and
  - as long as you have the other person's permission and authorise them to use the money in the way you tell them.
- If you are an Appointee or a legal representative acting on behalf of the customer, the account should be in your name only.
- To be paid into a credit union account you must provide the credit union's account details. Your credit union will be able to help you with this.

### 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, building society or other account provider

### Sort Code

Please tell us all six numbers, for example: 12-34-56.

<input type="text"/>	<input type="text"/>	–	<input type="text"/>	<input type="text"/>	–	<input type="text"/>	<input type="text"/>
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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.

<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"/>
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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.

### Building society roll or reference number

<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"/>	<input type="text"/>	<input type="text"/>
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You may be getting other benefits and entitlements that are not paid direct into an account. To have them paid into the above account, please tick the box.



## Part 8 **Other information**

### **Post office details**

Please provide details of your local post office

Postcode

**Please use this space to tell us anything else you think we might need to know. If there is not enough space, use a separate sheet of paper.**

Make sure that you put your full name and National Insurance (NI) number on any separate sheets.

**If you have any other documents that you think will help us to decide your application, send a copy of these documents.**

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**Part 9 For people filling in and signing this form for someone else**

Have you filled this form in for someone else?

No  Go to **Part 10**.

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 customer with this form. The letter tells you that they agree to me making the claim for them.  Now sign this form in **Part 10**.

I am their appointee

I have power of attorney

Full name

Mr / Mrs / Miss / Ms

Date of birth

/ /

Address

Postcode

Phone number

Code Number

What is this number?  
Please tick

Home  work  mobile  fax

Now sign this form in **Part 10**.

## Part 10 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, 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.**

**Signature**

**Date**

**Appointee's signature**

**Date**

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**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 11* **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 10**.

## *Part 12* **Where to send the application form**

**When you have filled in the application form, take or send it to Jobcentre Plus.** You can find the phone number and address in the business section of the phone book. Look under **Jobcentre Plus**.

## *Part 13* **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 your nominated account for the amount of the loan. If **we cannot** pay you a loan we will let you know.

## *Part 14*   **How we collect and use information**

The information we collect about you and how we use it depends mainly on the reason for your business with us. But we may use it for any of the Department's purposes, which include

- social security benefits and allowances
- child support
- employment and training
- private pensions policy, and
- retirement planning.

We may get information from others to check the information you give to us and to improve our services. We may give information to other organisations as the law allows, for example to safeguard against crime.

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

## *Part 15*   **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 on our website at [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

You can access our website from many libraries.

For more information please contact Jobcentre Plus.