

# Budgeting Loans from the Social Fund

 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, State Pension Credit or payment on account of one of these benefits or entitlements for at least 26 weeks on the date we process your claim,

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 improvement, maintenance and security of the home
- with travelling expenses within the UK
- to pay for things to help you look for or start work
- to pay for Maternity or Funeral expenses
- to repay HP or other debts that have been taken out for any of the above.

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 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. 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. For further information contact Freephone 0800 022 4250.

### Help and advice

It is the policy of the Department for Communities to provide you with all of the information, advice and help to complete any Social Security benefit claim form. Please feel free to contact your nearest Social Security or Jobs & Benefits office.

However, if you do not want to make use of our services, you may be able to get help from a friend, relative or an Advice Centre.

See also leaflet **S16** A guide to the Social Fund - **available on the internet only**. Alternatively you can get further information from our website **[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**

- 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 is living with you and who 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 and 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 here ►

# Part 1 About you and your partner

- Before you complete this form, please read the notes sheet.
- Use this form to apply for a **Budgeting Loan**. Fill in this form with **BLACK INK** and in **CAPITALS**. 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 State Pension Credit, the person who both claims or applies for 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

**National Insurance number**

Letters   Numbers     Letter

You can find the number on your National Insurance numbercard, letters about your benefit or payslips.

**Surname or family name**

**Other surnames you have been known by**

**All other names in full**

**Date of birth**

**Address where you live now**

Tell us your partner's address, if different

**Daytime phone number**

**Mobile number**

**National Insurance number**

Letters   Numbers     Letter

You can find the number on their National Insurance numbercard, letters about their benefit or payslips.

**Surname or family name**

**Other surnames you have been known by**

**All other names in full**

**Date of birth**

**Address where you live now**

**Daytime phone number**

**Mobile number**

# Application form

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## Budgeting

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## Loans

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## from the

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## Social Fund

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For official use only

**Date of SFCS input**

**Application number**

**Initials**

**Date decision made**

**Signature**

## Part 2 About your children

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="/ /"/>

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

If so, how much do you receive weekly? £

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

If so, how much do you receive weekly? £

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

If so, 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 box(es) 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 and/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

Maternity expenses

Funeral expenses

Repaying HP and other debts (for any items or expenses which are associated with the categories above).

# Part 4 Benefit and entitlement details

## You

## Your partner

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

No   
 Yes

No   
 Yes

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

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   
**Jobseekers 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, State 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   
 Their date of birth   
 Their National Insurance number   
 Date of separation

Their address   
  
  
 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  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.

● Use a separate sheet of paper if you need more space. Remember to write your name and address on it.

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 63, savings of more than **£1,000** may affect the amount of money you can get.

If you and/or your partner are aged 63 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, such as a house you let out, a holiday home or somewhere another member of your family lives in.

No

Yes  How much do you have?

## Part 7 How we pay you

### **We normally pay your money 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 take back 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, please contact us and we will give you more information.

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

## Part 7 How we pay you – continued

### About the account you want to use

- 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 customer, 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.

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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.

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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 account above, please tick this box.



## Part 8 Other information

**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 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.**

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

Have you filled in and signed this form 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.

Your Full name

Mr / Mrs / Miss / Ms

Your Date of Birth

/ /

Your Address

Postcode

Your 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, 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.

**(Under section 15 of the Social Security Fraud Act (NI) 2001 it is an offence to fail to notify a change of circumstances promptly. Failure to tell us about a change in your circumstances promptly may result in action being taken against 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 State Pension Credit and who gets paid that benefit or entitlement should sign and date this form.

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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 or appointee'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, send it to the address on the envelope we have sent you or take it to your local Social Security or Jobs & Benefit Office where return envelopes can be obtained.

The address to send it to is:

Budgeting Loan  
Social Fund  
Mail Opening Unit 2  
PO Box 161  
Coleraine BT52 9BL

You can find the phone number and address of your local office at [www.nidirect.gov.uk/contacts](http://www.nidirect.gov.uk/contacts)

## 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

### Department for Communities (DfC)

#### How DfC collects and uses information

The information the Department for Communities (DfC) collects from and about you depends mainly on the reason for your business with us.

We will use information about you for all of the Department's purposes, which include:

- The payment of social security benefits, grant loans and pensions;
- Child Maintenance;
- Employment and Training;
- Investigation of offences relating to social security;
- Social Security Research and Statistics.

DfC uses information to deal with enquiries and complaints, to provide DfC services, to protect public funds, and to conduct research and produce statistics to monitor and improve our services.

We will obtain information about you as the law allows from other organisations to check the information you give to us, protect public funds, and to improve our services.

DfC also shares information with other organisations as the law allows, for example to protect against crime, and with HM Revenue and Customs.

DfC uses external suppliers to help deliver some services. We also use technology to make decisions and improve our services. We will only ask you for information about your health when this is needed for a benefit or service you are using. We will keep your information secure, and make sure nobody has access to it who shouldn't.

Please look at the DfC Privacy Notice on <https://www.communities-ni.gov.uk/dfc-privacy-notice> to find out more about:

- your information rights;
- how to request a copy of your information;
- DfC's data controller details and other data protection information;
- how long DfC will keep your data for; and
- more detail about how DfC uses personal information.

## Part 15 Our Services

At The Department for Communities we aim to provide a high standard of customer service at all times.

Details of our Customer Charter can be found on our website at [www.communities-ni.gov.uk](http://www.communities-ni.gov.uk)

You can access our website from many libraries. For more information please contact the Department for Communities.





