



Department
for Work &
Pensions

How to apply for a Budgeting Loan

Easy
Read



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1

Introduction



Department
for Work &
Pensions

A **Budgeting Loan** is money you can get from the Department for Work and Pensions.



Because it is a loan, you have to pay this money back.

Budgeting Loans are repaid from your benefits.

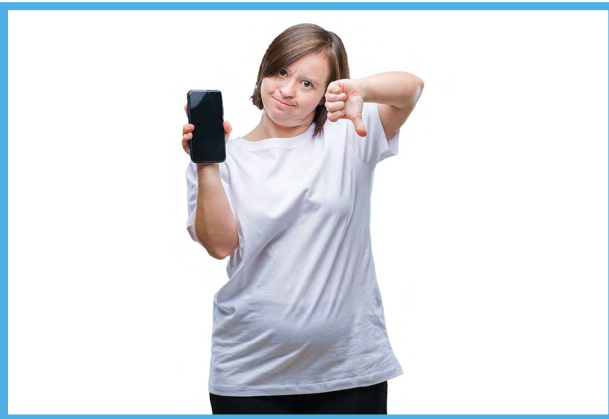


The loan is to help pay for essential things or services.



This information will tell you:

- How to apply
- What happens after you apply
- How to tell us about a change of circumstances.



It also tells you what you can do if you do not agree with our decision.

For more Easy Read information on **Budgeting Loans**, go to:
www.gov.uk and search for Budgeting Loans Easy Read.

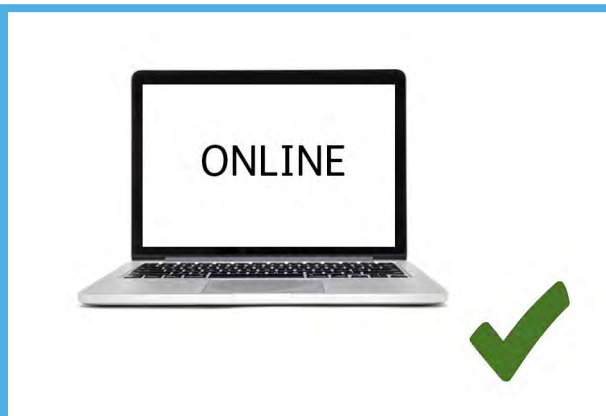
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How to apply



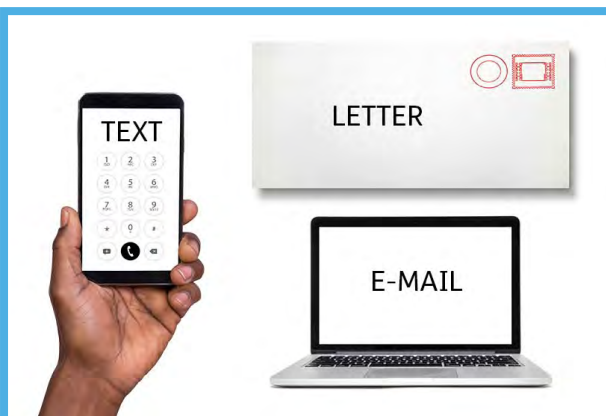
You can apply for a Budgeting Loan:

- online
- by post.



You will get a quicker decision on your Budgeting Loan by applying online.

To apply online, go to: www.gov.uk/budgeting-help-benefits/how-to-apply then select 'Apply online'.



When you apply, you can ask to get your decision by:

- text message
- letter
- email.



You should get your decision quicker if you select text message or email.

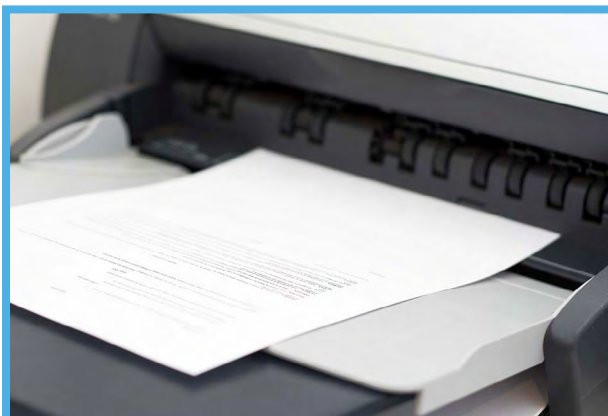
Applying by post



You can apply for a Budgeting Loan using a paper form.

To get an SF500 form, go to:

www.gov.uk/government/publications/budgeting-loan-claim-form



You can fill in the SF500 form on your computer, mobile phone or tablet then print it off.



Or you can print a blank form and fill it in with a pen.



Remember to sign your form with a pen before you post it.



Where you post your printed form to depends on where you live in the country.

To find the correct postal address for where you live, go to:
www.gov.uk/government/publications/budgeting-loan-claim-form

If you cannot print the claim form



If you are not able to print a claim form, you can ask the **Social Fund Enquiry Line** to post a form to you.



You can contact the Social Fund Enquiry Line by:

Telephone: 0800 169 0140

Textphone: 0800 169 286



Welsh Language: 0800 169 0240

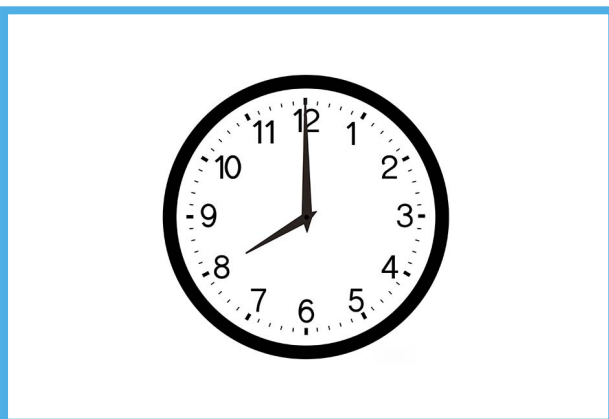


If you cannot hear or speak on the phone, use Relay UK:
18001 then 0800 169 0140
Relay UK used to be known as Next Generation Text (NGT).



If you are deaf and use British Sign Language you may be able to use the Video Relay Service (known as VRS).

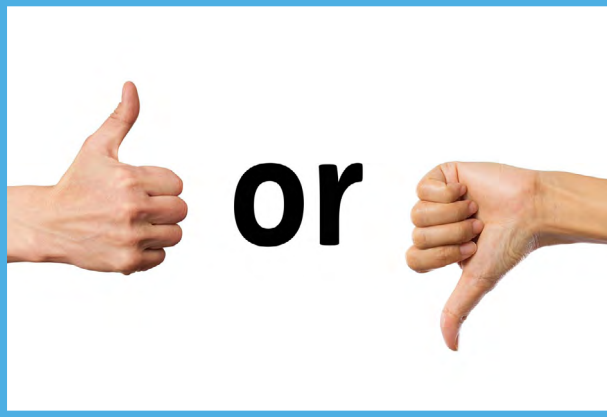
To use the Video Relay Service, go to:
www.gov.uk/budgeting-help-benefits/how-to-apply and select the link for the Video Relay Service.



The Video relay Service line is open Monday to Friday, 8am to 6pm.

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After you apply



Once you have applied for a Budgeting Loan, we will tell you if you can or cannot get a loan.



If you asked for a decision by **email or text message**, you will get this within 7 days.



If you asked for a decision by **letter**, we will send this within 21 days.

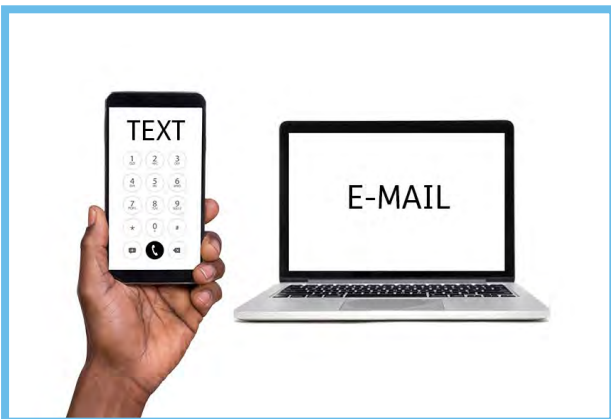


If you can get a Budgeting Loan, you need to 'accept' the decision before you get the money.



How you 'accept' your decision depends on how you applied.

If you applied online



If you applied online, you will get a text message or email telling you what to do.

You can accept your decision online, go to:

www.apply-budgeting-loan.service.gov.uk/decision/application-reference

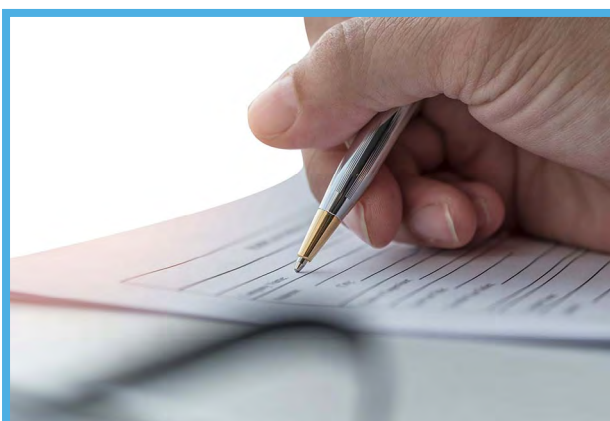
If you applied by post



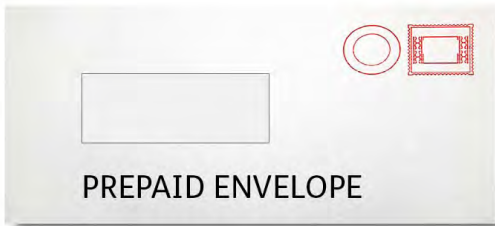
If you applied by post, you can accept the decision by letter.



We will send you an acceptance letter in the post, along with your decision letter.



To accept your loan offer, please sign page 4 of your acceptance letter.



Return this in the prepaid envelope that has been provided.

Reply Slip

Department
for Work &
Pensions



We will also send a reply slip for your acceptance letter. You need to make sure you fold it so the return address is visible in the envelope window.

jobcentreplus

Department for
Work and Pensions



Do not send your letter to your local jobcentre. This might delay you getting your Budgeting Loan.

4

Getting your loan money



Once you accept your loan offer, the Department for Work and Pensions will pay your money.



They will pay the money into your bank, building society or credit union account.



When you get your money depends on how you accepted your loan offer.



7
days

If you accepted the loan offer **online**, you will get your money within 7 days.



21
days

If you accepted the loan offer by **post**, you will get your money within 21 days.



If you gave us your mobile phone number, we will send you a text message when we pay the money into your account.

Reporting a change in your circumstances



If your circumstances change, it is very important to tell the Department for Work and Pensions as soon as possible.



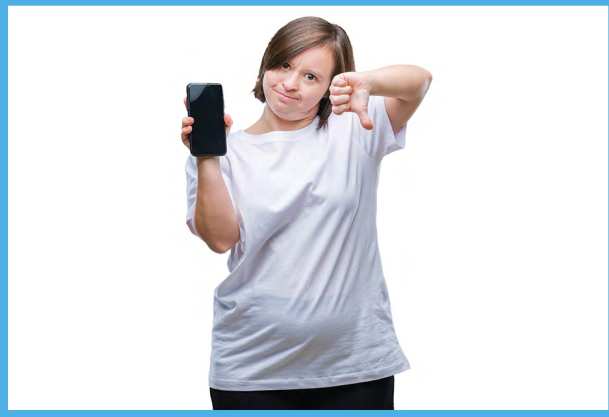
You may be struggling to repay your loan due to a change in your financial circumstances.



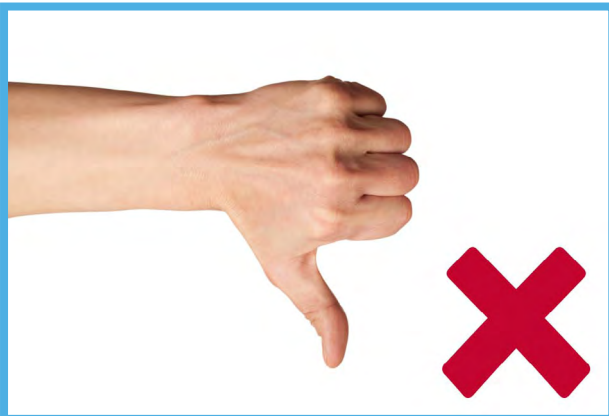
Contact the social fund enquiry line to discuss this. Their contact details are on pages 9 and 10 of this book.

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If you do not agree with our decision



If you do not agree with our decision, you can ask us to look at it again.



You may disagree because:

- We said you cannot get a loan, and you think that is wrong
- You can get a loan, but you do not agree with the amount.



You can write a letter telling us why you do not agree with your decision. Please send your letter to the address on your decision letter.



**28
Days**

Your request for a review must arrive within **28 days** of the date on your decision letter.



If you would like to talk to us about your decision, you can call the Social Fund Enquiry Line:

0800 169 0140.



**Decision
Letter**

You will get a letter telling you if the decision has changed or not, and why the decision has been made.



If you are still unhappy with the decision, you can ask the office of the **Independent Case Examiner** for a review.

To contact the office of the Independent Case Examiner, go to: www.gov.uk
Search for 'Ask for a Budgeting Loan review'.

For more information online, go to: www.gov.uk/budgeting-help-benefits