

Help yourself... to get more money

If you are struggling to make ends meet, there may be ways you can get more money or cut your bills. This leaflet gives you some ideas. For more information, see the list of useful contacts at the back.



1 Check you are getting the right benefits

If you are looking for work or are on a low income, check if you can get jobseeker's allowance (JSA) or income support (IS).

There may be other help you can get, depending on your circumstances. The list below shows what you may get:

Just started work – extended help with housing costs and council tax for four weeks, help with things like childcare and travel costs.

Working 16, 24 or 30 hours or more a week (depending on your circumstances) and on a low income – working tax credit, including help with childcare costs.

Expecting a baby – maternity benefits, Sure Start maternity grant from the Social Fund. Also check: free prescriptions, free dental treatment, Healthy Start vouchers.

Bringing up children – child tax credit and child benefit. Also check: free school meals, school clothing grants, Healthy Start vouchers.

Sickness or disability – employment and support allowance (ESA) industrial injuries benefit, disability living allowance (DLA) if you are under 65 when you first claim, attendance allowance (AA) if you are 65 or over. Also check with your local council about: aids and adaptations, free bus travel, blue badge for parking, transport schemes and community care services such as home helps.

Caring for someone who is sick or disabled – carer's allowance.

60 or over – state pension (if you've reached state pension age*). Pension credit, Winter Fuel Payments and travel concessions for women who have reached state pension age (for men you must have reached state pension age for a woman who is the same age as you).

* State pension age used to be 60 for women and 65 for men but this is gradually increasing to 65 for women. Then it will increase for both men and women. To check when you will reach state pension age, visit www.gov.uk

Each benefit has its own rules. Always check to see if any benefit could be backdated. See useful contacts on page 6 for where to claim.

2 Help with housing costs

Find out from your local Jobcentre Plus office if you can get help with housing costs, for example, mortgage interest payments – this is paid as part of certain benefits.

If you took out mortgage protection insurance, check if you can claim.

Find out from your local council, if you can get:

- a council tax reduction
- housing benefit for help with rent
- council tax benefit for help with council tax
- extra help with housing and council tax benefit in exceptional circumstances. This is called a discretionary housing payment.

3 Payments from the Social Fund

If you get certain benefits, you may be able to get a grant or loan from the Social Fund to help with one-off expenses. These include grants for maternity and funeral costs. You may be able to get a crisis loan for emergency expenses whether you are on benefits or not.

If you are struggling to repay a Social Fund loan or a benefit overpayment, you may be able to get the weekly amount reduced and pay it back over a longer period.

4 Help while you are working

As well as the benefits and tax credits listed on page 2, check your wage slip to make sure:

- you are being paid the national minimum wage. Phone ☎ 0800 917 2368, textphone 0800 121 4042 (if you have difficulty hearing or speaking clearly) or visit www.gov.uk
- you are paying the right amount of income tax and national insurance. Contact your local tax office or phone Taxaid on ☎ 0345 120 3779 or visit www.taxaid.org.uk
- any deductions from your wages are correct.

5 Help bringing up children

As well as the benefits and tax credits listed on page 2, check if you can get:

- child maintenance from an absent parent. For help, phone the Child Support Agency: ☎08457 133 133, textphone 08457 138 924 (if you have difficulty hearing or speaking clearly) or visit www.gov.uk
- 16-19 Bursary Fund for young people in England who stay in education after 16. Contact your local school or college or visit www.gov.uk
Education maintenance allowance (EMA) for young people in Wales and Scotland who stay in education after 16. Phone Student Finance Wales: ☎0845 602 8845 or visit www.studentfinancewales.co.uk
In Scotland, contact your local school, college or local authority or visit www.emascotland.com
- child benefit for 16-19 year olds in full-time education.
Phone the child benefit helpline: ☎0845 302 1444, textphone 0845 302 1474 (if you have difficulty hearing or speaking clearly) or visit www.hmrc.gov.uk/childbenefit

6 Grants and charitable trusts

There are a number of grants you may be able to apply for to help you out.

Ask your local council about grants to make adaptations and improvements to your home.

See if you can get help with things like insulating, draught proofing and heating your home. The main schemes are:

- Warm Front in England
- Nest programme in Wales.
- Energy Assistance Package in Scotland.

See page 6 for contact details.

If you have fuel or water arrears, check if your supplier offers grants to clear arrears and other household bills.

Turn2us has information about other grant giving charities.

Helpline: ☎0808 802 2000 or visit www.turn2us.org.uk

7 Other adults living with you

If you have elderly relatives or grown up children (non-dependants) living with you, check the correct deductions are being made from any housing/council tax benefit or mortgage interest payments you get.

See if you could get extra money renting out a spare room. The **rent a room** scheme means you won't have to pay tax if the rent you get is low enough. Before renting a room, check if the extra income will affect any benefits you get and make sure your landlord or mortgage lender agrees.

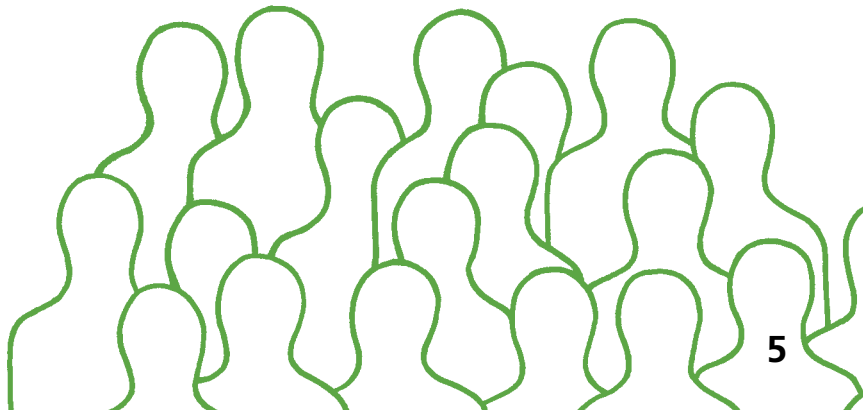
8 Save money on household bills

Making your home more energy efficient could help reduce your fuel bills. Phone the Energy Saving Trust on ☎ 0300 123 1234 or visit www.est.org.uk for more tips.

Get help and advice about other ways to save money on your fuel bills at www.adviceguide.org.uk or from the Citizens Advice consumer service on ☎ 0845 404 0506.

See if you can save money on your water bills – contact your water company (England and Wales), local authority (Scotland).

Shop around for cheaper suppliers of other services like phone, broadband and insurance.



9 Get help

Adviceguide has lots more information on increasing your income including factsheets on benefits you can claim – see www.adviceguide.org.uk
You can also find your nearest CAB if you need further help or advice.

10 Useful contacts (check call rates before dialling)

Community Legal Advice www.gov.uk

free legal help, adviser search, legal aid calculator (England and Wales)

Helpline: ☎ 0845 345 4345

Minicom 0845 609 6677 (if you have difficulty hearing or speaking clearly)

Department for Work and Pensions www.gov.uk

Disability benefit enquiry line: ☎ 0800 882 200

Textphone 0800 243 355 (if you have difficulty hearing or speaking clearly)

Carer's allowance helpline: ☎ 0845 608 4321

Textphone 0845 604 5312 (if you have difficulty hearing or speaking clearly)

Energy Assistance Package in Scotland

www.est.org.uk/scotland

tips on saving energy and grants available

Energy Saving Trust helpline: ☎ 0800 512 012

Energy Saving Trust www.est.org.uk

tips on saving energy, financial help available and find your local Energy Efficiency Advice Centre

Helpline: ☎ 0300 123 1234

GOV.UK www.gov.uk

online benefits adviser, how to claim benefits, rent a room and find your local council

Health costs advice line: ☎ 0845 850 1166

Healthy Start helpline: ☎ 0845 607 6823

HM Revenue & Customs www.hmrc.gov.uk

income tax, national insurance, tax credits, child benefit

Tax credits helpline: ☎ 0345 300 3900

Textphone 0345 300 3909 (if you have difficulty hearing or speaking clearly)

Jobcentre Plus www.gov.uk

benefits for people of working age. For Social Fund payments, contact your local Jobcentre Plus office

Benefit claim line: ☎ 0800 055 6688 (IS, JSA, ESA)

Textphone 0800 023 4888 (if you have difficulty hearing or speaking clearly)

Money Advice Service www.moneyadviceservice.org.uk

interactive tools for budgeting and borrowing, information and leaflets

Helpline: ☎ 0300 500 5000

Typetalk 18001 0300 500 5000 (if you have difficulty hearing or speaking clearly)

National Debtline www.nationaldebtline.co.uk

free independent debt advice line: ☎ 0808 808 4000

Nest programme in Wales www.nestwales.org.uk

energy improvement work, partial grants, energy saving advice

Helpline: ☎ 0808 808 2244

Pension Service www.gov.uk

benefits for older people

Pension credit claim line: ☎ 0800 991 234

Textphone 0800 169 0133 (if you have difficulty hearing or speaking clearly)

Winter Fuel Payments: ☎ 0845 915 1515

Textphone 0845 601 5613 (if you have difficulty hearing or speaking clearly)

Warm Front in England www.gov.uk

tips on saving energy and grants available

Helpline: ☎ 0800 316 2805

Textphone 0800 072 0156 (if you have difficulty hearing or speaking clearly)

Our principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Our aims

- Provide the advice people need for the problems they face.
- Improve the policies and practices that affect people's lives.

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www.adviceguide.org.uk

www.citizensadvice.org.uk

Bilingual version (Welsh/English) also available

Further copies of this leaflet are available to order from:

www.citizensadvice.org.uk/publicity_materials_order

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