

# 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** – job grants, extended help with housing costs, extra money while working and help with childcare and travel costs.

**Working** 16 hours or more a week and on a low income – working tax credit.

**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) (previously incapacity benefit), disability living allowance (DLA). 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 retirement pension, pension credit, attendance allowance (AA) if you are 65 or over. Also check: travel concessions, Winter Fuel Payments.

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.

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.direct.gov.uk](http://www.direct.gov.uk)
- you are paying the right amount of income tax and national insurance. Contact your local tax office or phone Taxaid on ☎ 0845 120 3779 or visit [www.taxaid.org.uk](http://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: ☎ 0845 713 3133, textphone 0845 713 8924 (if you have difficulty hearing or speaking clearly) or visit [www.csa.gov.uk](http://www.csa.gov.uk)
- education maintenance allowance (EMA) for young people in Wales who stay in education after 16. Phone Student Finance Wales: ☎ 0845 602 8845 or visit [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk). In Scotland, contact your local school, college or local authority. The EMA scheme ended in England for new applicants on 1 January 2011. If you are already getting EMA, this can continue until the end of the school year (summer 2011)
- 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](http://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 disabled facilities grants and home improvement grants.

See if you can get a grant to insulate your home. Find out what schemes are available in your area from the Energy Saving Trust's website [www.est.org.uk](http://www.est.org.uk) or phone 0800 512 012.

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

Turn 2 Us has information about other grant giving charities.  
Helpline: ☎ 0808 802 2000 or visit [www.turn2us.org.uk](http://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 ☎ 0800 512 012 or visit [www.est.org.uk](http://www.est.org.uk) for more tips.

Get help and advice about other ways to save money on your fuel bills from Consumer Direct on ☎ 0845 404 0506 or visit [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk).

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](http://www.adviceguide.org.uk). You can also find your nearest CAB if you need further help or advice.

## 10 Useful contacts (Check call rates)

**Community Legal Advice** [www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.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)

**Consumer Financial Education Body**  
[www.moneymadeclear.org.uk](http://www.moneymadeclear.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)

**Department for Work and Pensions** [www.direct.gov.uk](http://www.direct.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)

**Directgov** [www.direct.gov.uk](http://www.direct.gov.uk)

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

**Energy Saving Trust** [www.est.org.uk](http://www.est.org.uk)

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

Helpline: ☎ 0800 512 012

**Health costs advice line:** ☎ 0845 850 1166

**Healthy Start helpline:** ☎ 0845 607 6823

**HM Revenue and Customs** [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

income tax, national insurance, tax credits, child benefit

Tax credits helpline: ☎ 0845 300 3900

Textphone 0845 300 3909 (if you have difficulty hearing or speaking clearly)

**Jobcentre Plus** [www.direct.gov.uk](http://www.direct.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)

**National Debtline** [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

free independent debt advice line: ☎ 0808 808 4000

**Pension Service** [www.direct.gov.uk](http://www.direct.gov.uk)

benefits for people aged 60 plus

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)

# 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.

## **Produced by Citizens Advice**

Myddelton House  
115–123 Pentonville Road  
London N1 9LZ

Tel: 020 7833 2181  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk)  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

February 2011  
Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.  
Registered charity number 279057

P909M

