

## Our principles

The Citizens Advice service provides free, independent, 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.

# 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.

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[www.adviceguide.org.uk](http://www.adviceguide.org.uk)  
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Bilingual version (Welsh/English) also available

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## 1 Check you are getting the right benefits and tax credits

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, Health in Pregnancy Grant. 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.

**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 7 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

Check your wage slip to make sure:

- you are being paid the national minimum wage. Phone ☎ 0845 600 0678 or visit [www.hmrc.gov.uk/nmw](http://www.hmrc.gov.uk/nmw)
- 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

Check if you can get:

- child maintenance from an absent parent. For help, phone the Child Support Agency: ☎ 0845 713 3133 or visit [www.csa.gov.uk](http://www.csa.gov.uk)
- child trust fund vouchers. Phone ☎ 0845 302 1470 or visit [www.childtrustfund.gov.uk](http://www.childtrustfund.gov.uk)
- education maintenance allowance for young people who stay in education after 16. Phone the learner support helpline: ☎ 0800 121 8989 (England), ☎ 0845 602 8845 (Wales) or visit [www.direct.gov.uk](http://www.direct.gov.uk)
- child benefit for 16–19 year olds in full-time education. Phone the child benefit helpline: ☎ 0845 302 1444 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. Contact Warm Front in England or the Home Energy Efficiency Scheme in Wales (see page 7).

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

If you need further help or advice, visit your local Citizens Advice Bureau (CAB). To find your nearest CAB and for more information, including factsheets, visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

## 10 Useful contacts (Check call rates before dialling)

[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk) interactive tools for budgeting and borrowing, information and leaflets

[www.direct.gov.uk](http://www.direct.gov.uk) online benefits adviser, how to claim benefits, rent a room and local councils search

[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk) free legal help, adviser search. Helpline: ☎ 0845 345 4345

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) free independent debt advice line: ☎ 0808 808 4000

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

**Department for Work and Pensions** [www.dwp.gov.uk](http://www.dwp.gov.uk)  
Disability benefit enquiry line: ☎ 0800 882 200 (DLA and AA)  
Carer's allowance unit: ☎ 0125 385 6123

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

income tax, national insurance, tax credits, child benefit, Health in Pregnancy Grants.  
Tax credits helpline: ☎ 0845 300 3900  
Health in Pregnancy Grant helpline: ☎ 0845 366 7885

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

benefits for people aged 60 plus.  
Pension credit claim line: ☎ 0800 991 234  
Winter Fuel Payments: ☎ 0845 915 1515

**Warm Front** [www.warmfront.co.uk](http://www.warmfront.co.uk)  
☎ 0800 316 2805

**Home Energy Efficiency Scheme** [www.heeswales.co.uk](http://www.heeswales.co.uk)  
☎ 0800 316 2815  
Healthy Start vouchers: ☎ 0845 607 6823  
Health costs advice line: ☎ 0845 850 1166