



advice for renters money



It's All About Money - An Advice4Renters project, Charity No 1051979
Brent Mutual is a trading name of Hillingdon Credit Union. Hillingdon
Credit Union is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority and
the Prudential Regulation Authority 213406





In February 2021 **Advice4Renters** launched **Advice For Renters Money** joining its financial inclusion projects, **It's All About Money** and **In The Community 4 The Community** under one umbrella in addition to **Brent Mutual**, (part of Hillingdon Credit Union).



'**It's All About Money**' is an **Advice4Renters** project to tackle financial exclusion in Brent by empowering people to take greater control of their money, improve their financial circumstances, stay on top of their day to day finances and get back on track.

- Dedicated to improving the financial well-being, capability and resilience of the community.
- Providing Community Money Mentors to assist with managing money wisely, budgeting, grant applications, switching utilities etc.
- Providing access to fair financial services through Brent Mutual (part of Hillingdon Credit Union).
- Helping people to save and offering affordable access to credit - particularly for those on a low income.

Our money mentoring service provides mentors to work one-to-one with individuals who want support to help improve their money management skills.

What support do we provide?

Money Mentors will support clients to:

- Put together their own realistic budget
- Keep a spending diary - this helps clients to track of day to day spending
- Identify areas where the client could reduce spending
- Help clients with price comparisons for broadband, mobile phones and energy bills.
- Help applying for grants (e.g. for utility arrears or essential items)
- Help to access follow-on services e.g. debt advice, benefits advice



Advice For Renters Money is looking forward to resume delivering their full hub service as soon as restrictions allow.
Please call 0203 971 4580 for further information

Community Money Mentor 1:1 drop in sessions are held at:

Brent Hubs Harlesden
Harlesden Library
49A Craven Park Rd,
Harlesden, NW10 8SE

- Mondays 10-1pm



Brent Hubs Wembley
Ealing Road Library
Coronet Parade
Ealing Rd
Wembley HA0 4BA

- Mondays 10-1pm



Brent Hubs Willesden
Willesden Library
95 High Rd,
Willesden, NW10 2SF

- Tuesdays 10-1pm



Brent Hubs Kilburn
Community Resource Centre
William Dunbar House
Albert Road NW6 5DE

- Wednesdays 10-1pm



Advice4Renters,
36-38 Willesden Lane,
Kilburn NW6 7ST

- Mon - Fri
(1-4pm by appt)
Tel 0203 971 4580



**Brent Hubs are currently operating on a strict appointment basis only.
To book an appointment or for further information call 0208 937 1234**



In The Community 4 The Community



Advice4Renters
An Advice4Renters Project

Supporting faith, community groups and project leaders to build a sustainable infrastructure of ongoing financial support for their members.

Empowering community leaders to replicate and cascade financially empowering initiatives and satellite services.

Dealing with the causes of financial difficulty rather than just the consequences.

Maximising resources, capacity and access to build financially resilient communities.

In recent years we have found ourselves in the midst of a financial crisis and a pandemic of poverty where the consequences are social exclusion and isolation, mental health issues, loss of hope and all too often suicideand then came COVID-19!

Economic Insecurity is the 'New Normal'

The only thing certain about the 'new normal' is that it will be one of economic and financial insecurity. The COVID-19 crisis has had a devastating effect on virtually every corner of the economy. The charity sector is no exception and this is why I believe faith and community groups and projects need to play a vital role in reaching those most vulnerable in financial crisis and helping to build resilient communities over the next few years.

Marginalised communities need to be at the heart of the post-Covid response.

We are relentlessly being told that these are challenging and unprecedented times, further compounded by those who would have once considered themselves financially solvent, if only just, having had that very security torn away from them. - At the best of times only 40% of Londoner have more than £100 savings and these are certainly not the best of times.

- In 2018-19 of the estimated 8 million people struggling financially only 1.1 million received debt advice.
- Prior to lockdown 3 out of 5 families living in poverty were from households where at least one person was working.
- 70% of those struggling right now have said that they were not in financial difficulty before lockdown.

For further information and support to build resilient communities contact:

Pat Fernandes
Community Financial Inclusion Manager
07961 344 786
Pat.Fernandes@Advice4Renters.org.uk

"I believe that while every faith group, school or community project may not be able to do everything, every community group, large or small, will be able to do something. I am keen to work with you to support your community leaders and volunteers." Pat Fernandes, Advice For Renters Money



Brent Mutual (affiliated to Hillingdon Credit Union) is a financial co-operative serving the community that is driven not by profit but to provide its members with the best service possible and offering straight forward ethical financial products on an affordable basis.

The primary objective of Brent Mutual is to help people **save** by using the regular savings of its members to provide the means to fund **loans** to those members when necessary.

Once you become a member you own part of the Credit Union. Members benefit from higher returns on savings, lower rates on loans and no hidden fees. You can attend the annual AGM to vote on proposed motions and enjoy the benefits of social banking that runs for the benefit of its members and local community.

If you are in receipt of Child Benefit you may access a low cost loans of up to £500. - It could be a manageable solution when having to wait weeks for a first Universal Credit payment or if payments stop for some reason and take a couple of weeks resume.



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Community Projects

Community Savers' Clubs

We will support your volunteers to establish your own savers' club. **Brent Mutual** offers community groups, housing/residence associations, faith groups, low income employers and schools the opportunity to set up community banking and financial services right in the heart of their community by setting up Community Savers' Clubs

The savers' clubs encourage their members and clients to save small regular amounts with little effort when they can and access loans at low cost rates without fees when they need to.

Savings are protected by the FSCS up to £85,000.

There is also a bounty payment of £10 for each new member referred by an existing member (payable after they have been saving regularly for 3 months) to encourage discussions about money with peers and contributing to developing a savings culture within communities.



Community Workshops

We offer a wide programme of workshops delivered directly to your members or we will train and support your volunteers so that they may deliver a bespoke programme to your communities increasing capacity and access.

Guiding People To Free Debt Advice for Community Groups & Volunteers

Many people in debt don't know that free debt advice is available and instead turn to those they already know and trust for help – a carer, community leader or key worker for example.

Guiding People To Free Debt Advice is a free workshop that aims to help these trusted people guide those in debt to free debt advice.

The workshop covers:

- The causes of debt problems.
- How to respond when someone tells you they're in debt.
- Signs that someone may need debt advice.
- Signposting or referring someone to the appropriate support.
- Helping someone prepare for advice.
- The debt advice process.

Financial Resilience - Community Money Management Workshops for Clients

Our Money Management workshops are specially designed to improve participants' financial capability using accessible and interactive resources. We come directly to your groups to deliver a workshops to your clients.

Our workshop gives participants the information and tools to:

- Feel more in control of their finances
- Think about their own spending habits

The Money Management workshop programme is customisable and flexible and may cover

- Budgeting and keeping track of daily spend
- Understanding what influences our spending
- Understanding credit
- Dealing with debt and where to access free advice
- Money saving tips to get the best deals and cut spending
- How to teach our children about money

Our facilitators ensure that the workshops are productive, fun and interactive. The workshops normally lasts 2 hours and can be tailored specifically to meet the needs of your group.

If you would like to:

- Book a community money management workshop programme
- Find out more about setting up a Community Savers' Club
- Find out about our drop-in 1:1 money mentoring services
- Join Brent Mutual (Part of Hillingdon Credit Union)

Please contact Pat Fernandes
Community Financial Inclusion Manager
Pat.fernandes@advice4renters.org.uk

Tel 0203 971 4580



**It's All About
Money**
Your local Acts 435 Advocate

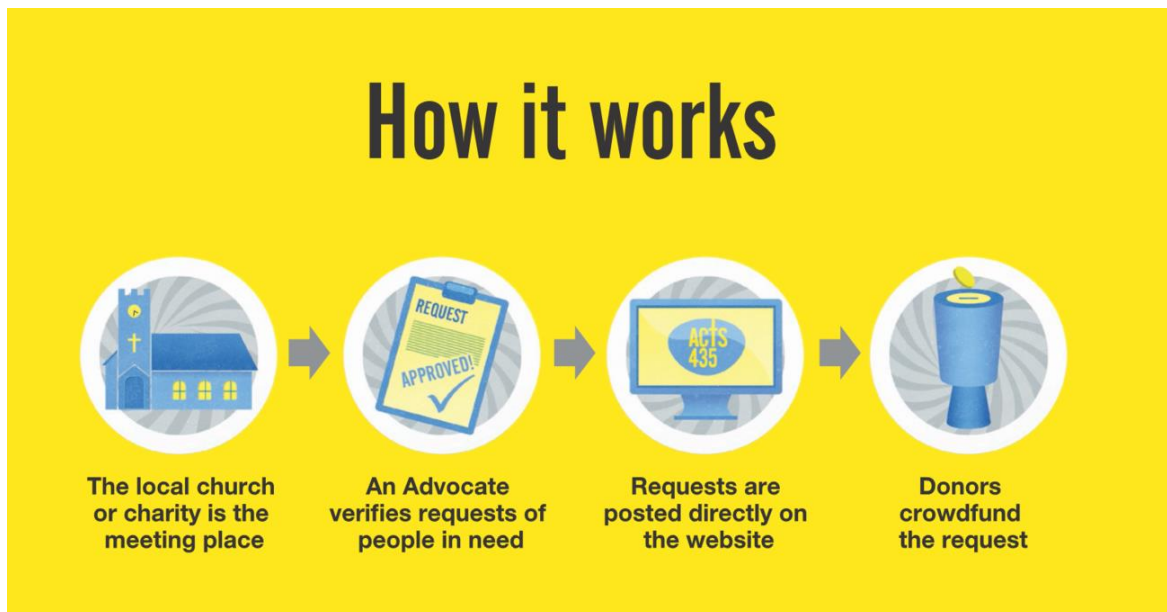


It's All About Money is your local advocate for Acts 435, a hardship fund crowdfunding portal where financial requests may be posted to help those in need.

Acts 435 is an online giving charity, directly connecting those who want to give with those who are in genuine need of their help, through a network of local churches and charities. Acts 435 provides specific practical help, in small but significant ways for people in need.

100% of what is donated via Acts 435 goes directly to those in need. Nothing is removed to cover administration costs - if £80 is donated for a cooker, that full £80 will go to purchase that item.

Acts 435 offers a sustainable means of supporting members of your community when in crisis.



Contact: Pat Fernandes
Community Financial Inclusion Manager
0203 971 4580
Pat.fernandes@advice4renters.org.uk

Our Partners

Creating an integrated financial capability & debt advice model to assist clients before, during and after a financial crisis.



Our Funders



Some Of Our Projects



Brent Hubs

Providing outreach 1:1 Community Money Mentoring.



Caritas

Supporting the churches and school of the Diocese of Westminster to develop financially resilient communities.



Brent Mencap – facilitating the first credit union branch run by and for people with learning disabilities.



Shaw Trust

Supporting the financial capability and well-being of the long term unemployed and over 50s.



Sufra Food Bank

Supporting the financial wellbeing of refugees and those on low income.



Brent Home Start

Supporting the financial capability of Brent families.



Oblate Ministries of Sacred Heart & Mary Immaculate

Providing debt management solutions to local communities.

VOLUNTEERS BUILD RESILIENT COMMUNITIES



We are recruiting volunteer **Community Money Mentors** to work 1:1 with clients to help them improve their financial well-being, assist them with creating their own realistic budget, money saving tips, help them to find the best deals, review their spending habits and to help them to find those spare pennies to save that may grow into pounds. To provide support and assistance at what can be a very stressful time. Mentors must have good communication, numeracy and listening skills.

Training Facilitators to deliver our range of money management workshops. Are you confident, organised with strong communication skills and enjoy presenting and working with groups?

Generalist Debt Advisers to work as part of an integrated financial wellbeing and debt advice model with full training.

- If you would like to join the Advice4Renters team or provide an additional resource and skill set for your community group.
- If you have professional experience or personal experience of being at the receiving end.
- If you enjoy helping people, have a few hours to spare a week and would like to give something back to your community.

Please contact Pat Fernandes to enquire about further training and volunteering opportunities.

Contact:

Pat Fernandes

It's All About Money Project Manager

0207 624 4327

Pat.fernandes@advice4renters.org.uk



London IN THE RED Brent

This briefing aims to raise awareness of the nature and cost of problem debt in London. We look at problem debt across the entire capital and within Brent, suggesting how the issue can be addressed.

It was prepared by StepChange Debt Charity, the largest specialist debt advice charity working across the UK. In 2017 620,000 people contacted our free telephone advice line or online Debt Remedy tool for support. Over 100,000 lived in London.

The cost of problem debt to London's economy

Problem debt is not simply a financial problem, but has wider social costs affecting people's physical and mental health, relationships, employment and productivity.

We estimate over **1/2 million** Londoners are in problem debt, over 21,000 in Brent

This creates external and social costs of at least **£1.5billion** per year in London, £56million in Brent alone

London has higher levels of problem debt:

In 2017 the highest proportion (17%) of StepChange clients lived in London, almost 4,000 from Brent.

London clients had higher average incomes (£1,440 vs £1,350), but spent a higher proportion of this income on essentials, such as rent or fuel (57% vs 50%). Most of this difference in the cost of essentials was associated with higher housing costs. A higher proportion of London clients with

housing costs were behind on their rent or mortgage payments compared with the UK in general (36% vs 29%) and average amounts owed in rent or mortgage payments were higher than nationally (£1,400 vs £950 for rent; £4,450 vs £3,380 for mortgage arrears).

Average credit card (£7,210 vs £6,760), overdraft (£1,600 vs £1,440) and payday loan debts (£1,090 vs £940) were all higher for our London clients than for all UK clients.

17% of StepChange clients come from London

Recommendations

Our results show that problem debt is a priority issue for London with high economic and social costs. There needs to be better co-ordination at a London-wide level to ensure:



Earlier signposting, and improved access, to free regulated debt advice.



London local authorities should use a consistent framework for agreeing affordable repayments of money owed to them. This should acknowledge hardship and be based on an accepted objective standard.



London local authorities promote and share best practice council tax collection procedures. Evidence shows that good debt collection practices result in increased collections over time and reduced operating costs.¹



London local authorities should have procedures in place to identify vulnerable people. They should not pass anyone who has been assessed as in vulnerable circumstances to bailiffs for enforcement action.

Overview of our findings

Our analysis shows that Londoners are more at risk of problem debt than the UK average, regardless of where they live in the capital and relative borough deprivation levels. Our data also shows that our clients from London are having more trouble keeping up with paying for the essentials, particularly housing bills, than our UK clients on average. Our London clients' unsecured debts are higher than those of our UK clients as a whole, suggesting that those living in the capital may be more likely to use additional credit to cover the higher amounts they spend on priorities, particularly housing.

These tighter budgets are also associated with a higher level of council tax arrears amongst Londoners. However, although the referral of council tax arrears to bailiffs for collection has increased in London over the last two years, our data does not show any relationship between the number of cases referred to bailiffs and any signs of improved collection rates across boroughs.

This analysis of our client data is consistent with other research which paints a picture of a capital in which high housing costs mean that Londoners' finances are tighter than the rest of the country. This is associated with more Londoners being dissatisfied with their financial circumstances, fewer having savings, including pension savings, or owning their own home.

Characteristics of our London clients in problem debt

A lower proportion of our London clients are over 60 than the national average (9% vs 10%).

They are more likely to be self-employed (8% vs 7%), unemployed (32% vs 29%) or a student (2% vs 1%).

Our London clients are more likely to live in social housing (37% vs 29%) and less likely to have a mortgage (15% vs 18%) or own their home outright (2% vs 3%) compared with the UK average.

London clients renting in more deprived London boroughs are more likely to have rent arrears than those in less deprived boroughs.

Those in more deprived boroughs are more likely to have fallen into debt following a job loss than those who live in more affluent boroughs.

Our London clients living in the more affluent London boroughs have higher levels of unsecured debt and are more likely to have fallen into debt as a result of relationship breakdown than those in more deprived boroughs.

Londoners have higher average incomes but less money left after paying for essentials...



Council tax and bailiff use in London

Nationally, StepChange has seen a large increase in the proportion of clients who have council tax arrears and their average council tax arrears.

A similar trend is reflected even more dramatically amongst our London clients

30% owing an average £870 in 2013 to 35% owing £1190 in 2017.



Our clients' average council tax arrears were higher in London than the UK average (£1190 vs £1080), although average council tax bills are lower in London than the UK (Band D 2016-17 London average was £1,330 vs £1,590 nationally).

In the 20 London boroughs for which data was available² referral of **council tax arrears to bailiffs increased by 12% between 2014-15 and 2016-17**. This was similar to the average national rise of 14%.

There was no relationship between the proportion of StepChange clients with council tax arrears, or their average arrears, and the number of council tax arrears cases referred to bailiffs for collection in each London borough for which data was available.



Problem debt in Brent

Our clients who live in Brent had the following characteristics:

A high proportion had energy bill arrears: Clients living in Brent had the second highest proportion of clients in arrears with electricity and gas bills at 28.0% and 27.0% compared with London averages of 21.5% and 18.6% respectively.

High levels of mortgage arrears: Clients with mortgages have the fourth highest average mortgage arrears at £6,594 compared with a London average of £4,448.

High levels of unsecured debt amongst property owners: the second highest levels of unsecured debt amongst Brent property owner clients (£28,193 vs London average £17,324).

High levels of council tax arrears: Clients living in Brent have the third highest average council tax arrears at £1,606 compared with the London average of £1,186.

¹ 'Working collaboratively with debt advice agencies: A strategic toolkit for creditors' Money Advice Service (2017).

² 'Stop the Knock' Money Advice Trust (2017).

For more information visit the StepChange Debt Charity website

www.stepchange.org/londoninthered

Email: policy@stepchange.org

MONEY MANAGEMENT MENTORS



Advice For Renters Money & Let's Talk Money are charitable projects empowering people to take greater control of their money, improve their financial circumstances, stay on top of their day to day finances and get back on track.



Operating from Brent Hubs or contact: Pat on 0203 971 4580 or Steph on 07914 789 397 to arrange an appointment.

DEBT ADVICE



Advice4Renters,
36-38 Willesden Lane,
Kilburn NW6 7ST
Tel 0203 971 4580



Sherriff Centre Debt Advice

St James Church, Sheriff Road, London, NW6 2AP
Based in West Hampstead.

To book a free appointment call 0207 624 8880 and leave a message or email debtadvice@sherriffcentre.co.uk



Christians Against Poverty

This charity provides free face to face debt advice at your home. Call 0800 328 0006 to arrange an appointment. Lines are open from 8.30am to 5pm Monday to Friday. Email capmoney@stgabriels.org



The Equitable Way

Brent Hubs Willesden – Drop in (subject to Covid restrictions)
07570 847194

kevin.griffith@equitableway.com

CREDIT UNION



Brent Mutual

Brent Mutual is part of Hillingdon Credit Union and is run by Advice4Renters. It provides low cost loans and savings accounts to anyone who works, lives or studies in Brent. Contact Advice4Renters on 0203 971 4580 or email Pat.fernandes@Advice4renters.org.uk

BENEFITS AND HOUSING ADVICE



Advice For Renters

36-38 Willesden Lane, Kilburn, London, NW6 7ST

Providing free legal to on housing issues for tenants in the private rental sector who qualify for legal aid. For clients who do not qualify for legal aid there is a low cost service.

Call 020 7624 4327 between 9.30 and 4.30pm from Monday to Friday.



Advice For Renters Money

36-38 Willesden Lane, Kilburn, London, NW6 7ST

for Welfare Benefits advice contact

0203 971 4587



Citizen's Advice Brent

270-272 High Road, Willesden, NW10 2EY

Citizen's Advice Brent provides free expert advice on debt, benefits, housing, immigration and more. You can drop-in at Citizen's Advice Brent between 10am and 4pm on Mon, Thurs and Fridays or Tuesdays between 1pm and 7pm (5pm to 7pm is reserved for those working during the day). Alternatively you can ring 0208 438 1249.



Brent Hubs

Brent Hubs is a drop-in service that offers advice on housing, repairs, homelessness, benefits, council tax support, employment, eviction, repossession, council tax, managing money & debt.

Brent Hubs Harlesden

Harlesden Library,
Craven Park Road,
Harlesden, NW10 8SW

Mon, Weds Thurs
10 – 5pm

Brent Hubs Kilburn

Community Resource Centre
William Dunbar House
Albert Road
Kilburn, NW6 5DE

Tues – Thurs 10-5pm

Brent Hubs Willesden

Willesden Library
95 High Road,
Willesden NW10 2SF

Mon – Wed 10-5pm

Brent Hubs Wembley

Ealing Road Library
Coronet Parade,
Ealing Rd,
Wembley HA0 4BA

**Opening – Jan 2020*

**Brent Hubs are currently operating on a strict appointment basis only.
To book an appointment or for further information call 0208 937 1234**



Brent Advice Matters (BAM)

A website portal giving access to advice on money, benefits, housing, immigration, asylum and wellbeing. If at the end of a search an answer to a question has not been found, a request for expert help can be made. This will be assessed and passed to the relevant agency

<https://www.bam.org.uk/>

MENTAL HEALTH



Brent Mind

Ashford Place, Ashford Road, London, NW2 6TU

Money problems can cause serious emotional & mental distress including anxiety and depression. Brent Mind provides support to anyone living or working in Brent. Call 020 7604 5177 to find out more.

FOOD BANKS



Brent Foodbank (Trussell Trust)

Vestry Hall, Neasden Lane, London, NW10 2TS

Brent Foodbank gives out food parcels to individuals and families in emergency situations. You need to be given a voucher by a referral agency to receive a food parcel. Please contact Trussell Trust for information about which organisations can give out vouchers. They also now provide vouchers for fuel for households that have pre-payment electricity or gas meters. You can call them on 0203 7455 972 or email at info@brent.foodbank.org.uk.



Sufra Foodbank

160 Pitfield Way, Stonebridge, NW10 0PW

Sufra gives out food parcels to individuals and families in emergency situations. You need a voucher for this service. There is a full list of organisations that provide vouchers on the Sufra website.

They have an Open Kitchen which provides a hot-meals service to individuals and families every Friday between 6:30pm and 9:00pm. They also sell fruit and veg boxes for £5.



Sacred Heart Church

Parish House, Quex Road, NW6 4PS

No vouchers required – Mon-Friday 9.30 -4pm

Struggling with your energy bills?



We can help

Your local energy experts - the Green Doctors - are offering phone consultations to help you save money and stay out of debt.

This consultation is provided by a registered charity for anyone on a low income or over 65 or with a long term health condition or disability.

Your Green Doctor will help you

- Save money on your energy bills
- Switch energy providers to save you money
- Access the Warm Homes Discounts
- Apply for grants for energy or water debt
- Get additional support

Book a phone consultation or refer someone else!



0300 365 5003



greendoctors-london.org



Green Doctors are part of Groundwork London, a registered charity No. 1121105

There is no charge for this service
Even your phone call is free!



Are you struggling with high gas and electricity bills? Can't afford to heat your home?

You could be entitled to help to cut costs and stay warm and well this winter. This free service is available if you are on a low income, are over 60, have children under 16, a disability, or health condition.

Call **0300 555 0195** or visit
shine-london.org.uk

Islington's award-winning SHINE network have helped thousands of residents save an average of £213 per year on energy bills through discounts, debt support and energy saving measures. The service is now open to all London residents.



shine

ON ENERGY



ISLINGTON

Get help with your energy bills and staying well and warm

You can access free support from SHINE if you are living in London and one of the following apply:

- **over 60**
- **on a low income**
- **have a disability or a long-term illness**
- **have children**



SUPPORTED BY
MAYOR OF LONDON



Get a free SHINE assessment and access a range of services with one call:

- **Energy and bills advice** – advice on energy saving, billing and metering, heating systems and controls
- **Electricity discounts** – register for £140 off winter electricity bills with certain suppliers
- **Water discount** – half price or capped water bills for eligible customers
- **Energy Doctor home visits** – review energy bills, check heating controls and fit energy efficiency measures such as low energy light bulbs, draught proofing, reflective radiator panels and water saving devices
- **Energy debt support** – support with payment plans and methods, supplier mediation and grant applications to clear arrears
- **Bill comparisons** – help to compare all the gas and electric deals on the market to find out if you could save money with another supplier or tariff
- **Extra Care Services** – if you have additional needs you can get support in power cuts, accessible utility bills, supplier password systems etc.
- **Heating and insulation grants** – for private tenants and home owners
- **Income Maximisation** – benefit checks and budgeting advice
- **Fire safety check** – a visit from London Fire Brigade to check fire alarms and help prevent accidents
- **Air pollution alerts** – helping those with respiratory issues plan days out
- **London Taxicard** – subsidised taxi journeys for people with limited mobility or visual impairments

More services are available. All services are subject to eligibility and many subject to local provision.

Contact: T: 0300 555 0195 or 0207 527 2001 E: contact@shine-london.org.uk W: www.shine-london.org.uk

SHINE is delivered by

ONENERGY
ISLINGTON



Raising money and cutting costs

This chart sets out some ideas for raising money for your client and cutting costs where possible. We have included where you may be able to find a lump sum either nationally or in your local area.

We have not usually set out what benefits are available. The information applies to England and Wales unless stated.



Disclaimer

England and Wales only.

The options in this chart do not constitute an exhaustive list as there may be further options to consider.

Always base advice on the circumstances and wishes of the client.

The information is accurate as of August 2013.

We cannot be held responsible for changes in the law or developments since this was published.

Compiled by Paul Connearn, Meg van Rooyen, Rosie Thompson and Deborah Shields, Money Advice Trust.



Benevolent fund, trust fund or charity	
<p>All charitable funds have specific qualifying rules or eligibility criteria setting out who they are able to support. The criteria usually relate to:</p> <ul style="list-style-type: none"> ● personal circumstances, such as if widowed, or bereaved, or have children; ● particular disabilities or illnesses; ● previous or current jobs; ● armed forces; ● religious belief; or ● the area lived in. <p>You will need to talk to your client to see if they may fit in to a particular group before applying.</p>	<p>Turn2us has a grants search database of over 3,000 charitable funds offering welfare grants. www.turn2us.org.uk</p>
	<p>Utility trust fund. Get a grant to help pay energy and water arrears or other essential expenses. Auriga publishes a handy booklet outlining all the customer help schemes for utility and water companies and trust funds. www.aurigaservices.co.uk</p>
	<p>The Guide to Grants for Individuals in Need. (Published by Directory of Social Change.) Provides information on a wide range of over 2,300 funds and other support available for the relief of individual poverty and hardship.</p>
	<p>Charities Digest. (Published by Waterlow Legal and Regulatory.) Provides contact information on 5000 charities alphabetically and in subject order.</p>
	<p>Trade Union. If your client is a union member, is there a benevolent fund? Contact the individual trade union.</p>
Children	
<p>As well as benefits that a client may be able to claim if they have dependent children, there may be other sources of help available. Here are some suggestions.</p> <ul style="list-style-type: none"> ● Clients with babies and young children may be able to get free help with nutrition and early-years education. ● School-age children may be eligible for free school meals, free transport to school, breakfast clubs or after-school clubs. ● There may be charities or trust funds that can help with expenses, such as school uniform or costs due to a particular disability or special need. ● You might discuss applying for child maintenance with the client, if they appear to be getting no support from a former partner. ● In some emergency circumstances it may be worth contacting social services, since the Children's Act 1989 gives social services the power to make payments to families with children. 	<p>Breakfast clubs. Check if local schools provide breakfast clubs or after-school clubs. www.gov.uk/childcare-out-of-school-hours</p>
	<p>Child maintenance. If the client is the parent with care, check that a maintenance arrangement is in place. www.gov.uk/child-maintenance/overview</p>
	<p>Child Maintenance Options is a free service that provides impartial information and support to help separated parents make decisions about their child maintenance arrangements. www.cmoptions.org Helpline 0800 988 0988</p>
	<p>Free school clothing. Cash or vouchers available at discretion of local education authority. Can include help with uniform and non-uniform clothes, shoes and sports kit. Some local education authorities give cash grants; others give vouchers for local shops or for the actual item of clothing. Apply through the local council.</p>
	<p>Free school meals. Free midday meal must be provided in certain circumstances. Depends on income. Application is usually made on a form provided by the council, and submitted to the school. Evidence of income will be required. www.gov.uk/apply-free-school-meals</p>
	<p>Free school transport. The local education authority has a duty to provide help with transport for pupils in certain circumstances. Help may be available if it is necessary to get the pupil to the nearest suitable school. Apply through the local council.</p>
	<p>Healthy Start. Food vouchers and vitamins for expectant and new mothers of children up to 4 years old, on a low income. In most cases, will only qualify if receiving one of a number of means-tested benefits. www.healthystart.nhs.uk Healthy Start helpline 0845 607 6823</p>
	<p>Sure Start Maternity Grant. A one-off payment to help towards the costs of maternity and baby items for the first child in a family. Only payable if mother is on certain means-tested benefits. The grant must be claimed within 11 weeks of expecting the baby or within three months after the birth. Other eligibility criteria apply.</p>

Council tax	
<p>Council tax benefit has been abolished and replaced with localised council tax reduction schemes from April 2013. The rules are different in England and Wales. Help is no longer available for council tax from discretionary housing payments.</p>	<p>Spread the repayments over 12 months. Pay the bill over 12 months rather than standard ten months. England only.</p>
	<p>Local council tax reduction scheme. Check the client has got the right reduction on their council tax bill. Separate schemes in England and Wales. http://counciltaxsupport.org England only.</p>
	<p>Single person discount. 25% discount if only eligible adult in household.</p>
	<p>Second adult rebate. Help with your council tax bill if you share your home with anyone on a low income. At the discretion of local council. England only.</p>
	<p>Writing off council tax arrears. Local councils have the power to give a one-off discount, but this is unlikely to happen unless there are exceptional circumstances.</p>
	<p>Council tax banding. In some cases the council tax valuation band for the property can be challenged.</p>
Crisis – no money	
<p>Community Care Grants and Crisis Loans have been abolished from April 2013.</p> <ul style="list-style-type: none"> ● Your client may be able to get help from the local council's welfare assistance scheme. ● If emergency food is needed, a food bank may be available locally. ● If your client gets benefit through DWP, HMRC or the local council, they may be able to get a payment in advance or interim payment. ● Could a local credit union help in an emergency? 	<p>English welfare assistance schemes. Welsh Discretionary Assistance Fund. Table on Children's Society's website: www.childrenssociety.org.uk.</p>
	<p>Food bank. Sometimes provides more than a short-term option and may provide other kinds of support. The Trussell Trust www.trusselltrust.org/map Fareshare www.fareshare.org.uk/contact-us/fareshare-depots</p>
	<p>Short-term benefit advances. Advances of benefit may be available from the DWP if your client is waiting for benefit to be paid and is in financial need. Note: HMRC will not pay short-term advances, but may make interim payments of Child Benefit and Guardian's Allowance. Private or housing association tenants should be able to get Housing Benefit paid on account if the local authority has not processed the client's claim in the required time period.</p>
Energy and energy saving	
<p>Your client may be able to save money by changing the way that they are billed for energy and by adding energy-saving measures.</p> <ul style="list-style-type: none"> ● Check if it would be cheaper to swap supplier or to switch to a different tariff. Sometimes dual energy tariffs are cheaper. ● Clients on pre-payment meters can still swap suppliers, as long as they owe less than £500 on their bill. ● Is there a discount for paying by direct debit? ● Make sure a direct debit or payment scheme has not been set too high. Is the client due a rebate on payments? ● Ensure accurate bills with an up-to-date meter reading. ● Does the supplier give a discount for receiving paperless bills? ● Check if there are grants or loans available to help cut energy costs. ● Can a utility trust fund help with energy bills or arrears? 	<p>Energy Saving Trust. Free, independent advice on saving energy. Grants available in certain circumstances to help with insulation, draught proofing, central heating and other energy-saving measures. England 0300 123 1234 www.energysavingtrust.org.uk Wales 0800 512 012 www.energysavingtrust.org.uk/wales</p>
	<p>NEST. Welsh Government's fuel poverty scheme has grants available for those on eligible benefits. 0800 808 2244 www.nestwales.org.uk</p>
	<p>The Home Heat Helpline. This is run by Energy UK and is free to landline callers. Advice on grants and discount schemes, with live webchat and call back options. 0800 33 66 99 www.homeheathelpline.org</p>
	<p>Macmillan Cancer Support. Financial support, including one-off grants for heating costs. www.macmillan.org.uk</p>
	<p>Switch supplier. Ofgem's Confidence Code webpage lists accredited switching sites. www.ofgem.gov.uk</p>
	<p>Warm Home Discount. A lump-sum discount on the electricity bill for those on eligible benefits. Some suppliers have a broader eligibility scheme. See GOV.UK for which suppliers are part of the scheme. www.gov.uk/the-warm-home-discount-scheme/eligibility</p>
	<p>Winter Fuel Payment. Between £100 and £300 towards heating bills if born before a set date each year. See GOV.UK for details. www.gov.uk/winter-fuel-payment/overview</p>
	<p>Cold Weather Payment. An extra payment of £25 each week through the Social Fund. Paid automatically to people getting certain means-tested benefits during periods of very cold weather. If not paid, the client should write to their local DWP office making a claim for payment.</p>

Health costs	
<p>There may be ways to reduce health costs in England and Wales.</p> <ul style="list-style-type: none"> ● Prescriptions are free in Wales. ● There are different rules for dental charges, sight tests, glasses, travel and so on. 	<p>NHS Low Income Scheme. Help with prescription costs and other health costs. Eligible claimants get either full or partial help with costs, dependent on income and capital rules. Clients from England order an HC1 claim form and an HC11 booklet online www.nhs.uk/NHSEngland/Healthcosts/ or email to get copies.</p> <p>Email nhsforms@spsl.uk.com</p> <p>Forms order line 0845 610 1112</p> <p>Clients from Wales order an HC1W claim form and an HC11W booklet online www.healthcosts.wales.nhs.uk/home.</p> <p>Forms order line 0845 603 1108</p>
	<p>NHS Prescription Prepayment Certificate. Cheaper than paying full price for prescriptions. Cheaper if four or more prescriptions bought in three months, or 14 or more in 12 months. England only.</p> <p>www.gov.uk/get-a-ppc</p>
Household goods	
<p>There are a variety of different ways to access help with household goods.</p> <ul style="list-style-type: none"> ● There may be local charities that help with recycled furniture and white goods. ● Local welfare assistance schemes may help with household goods. ● Utility trust funds or benevolent funds may help. ● A local credit union may be able to help. ● Check Ebay, free websites and papers such as Gumtree or Friday Ad. 	<p>Freecycle. Recycled goods for free.</p> <p>www.freecycle.org/group/UK</p>
	<p>Freecycle. Recycled goods for free.</p> <p>www.ilovefreecycle.org</p>
	<p>Friday Ad.</p> <p>www.friday-ad.co.uk</p>
	<p>Gumtree.</p> <p>www.gumtree.com</p>
	<p>Furniture Re-use Network. Recycled furniture.</p> <p>www.frn.org.uk</p>
	<p>TV Licence. Check eligibility for a free or a reduced licence.</p> <p>www.tvlicensing.co.uk</p>
	<p>Smarterbuys website. Goods by card payment, or through affordable loans from credit unions.</p> <p>www.smarterbuys.org.uk</p>
Increasing income	
<p>There may be other ways to increase a client's income apart from making sure they are claiming all the benefits and tax credits that they can.</p> <ul style="list-style-type: none"> ● If your client is employed they may not be getting the minimum wage, or may not be getting all the tax relief that they should. ● Your client may be able to consider renting out a room to increase their income. ● Talk to your client about making sure that any non-dependant pays a realistic amount towards the household expenses. <p>Here are some suggestions, but this is not an exhaustive list.</p>	<p>Non-dependants. Check contribution to household income and payment for share of costs: rent, food, fuel, light, water, phone and so on. Check contributions are being made for lost benefit due to deductions for non-dependants.</p>
	<p>Renting out a room. The Rent a Room Scheme lets the client earn up to a threshold of £4,250 each year tax-free from letting out furnished accommodation in their home. Must get landlord or mortgage lender's permission and make sure a tax return is completed.</p> <p>www.gov.uk/rent-room-in-your-home</p>
	<p>Tax allowances and tax relief. Make sure any relevant tax allowances and tax relief is being claimed; for example, tax relief on child maintenance payments or employment expenses.</p> <p>www.listentotaxman.com</p> <p>www.litr.org.uk</p> <p>www.gov.uk/income-tax-rates</p> <p>www.gov.uk/income-tax-reliefs</p>
	<p>Claims for payment protection insurance. Check credit and mortgages to see if the client could have a claim for mis-sold payment protection insurance. Free toolkits are available. Use the Financial Ombudsman Service if the claim is rejected.</p> <p>www.moneysavingexpert.com/reclaim/ppi-loan-insurance</p>
	<p>Wages. Is at least the minimum wage being paid?</p> <p>www.gov.uk/national-minimum-wage</p>

Phone	
<p>You may find that your client can get a better phone deal, save money on how they are billed or how they make calls, or find a cheaper supplier.</p>	<p>Mobile phone tariff check. Ask if your client has checked that they are getting the best deal on their mobile phone contract. If they need help to negotiate a better deal, MoneySavingExpert's guide might help them. www.moneysavingexpert.com/phones/cut-mobile-tariff</p>
	<p>Switch supplier. Check the phone contract is the best available. There may be big savings possible through switching phone companies. It pays to shop around and there might be a package covering both phone and broadband.</p>
	<p>Override provider. Another way to cut costs is to use an 'override provider'. Instead of changing the phone line, the client dials a prefix number. This cuts the cost of daytime calls and calls to mobiles. www.moneysavingexpert.com/phones/home-phone-calls</p>
	<p>Pay by direct debit. Most phone companies will charge extra for payment by cash or cheque.</p>
	<p>Go paperless. Switching to paperless billing may save some money.</p>
	<p>Use the web. Talk to someone for free using software such as Skype. www.skype.com</p>
	<p>Check the contract. Are there costly extras such as voicemail that are not needed?</p>
	<p>Expensive package. Does the client have an expensive 'unlimited anytime' package that they do not really need?</p>
	<p>Better usage fit. Does the provider have a cheaper package that more closely fits when calls are made?</p>
	<p>Social tariff. Does the provider have a social tariff? For example, BT has a special plan called BT Basic which may be helpful for people on certain benefits who only use the phone occasionally.</p>
Students	
<p>There are a range of loans, grants and bursaries available for students. Some have specific eligibility requirements. Provision is different in England and Wales.</p>	<p>Student grants. Means-tested grants are available for students from low-income families. For full-time students only. www.studentfinanceengland.co.uk England only. www.studentfinancewales.co.uk Wales only.</p>
	<p>Student loan. Loans are available for help with tuition fees and living expenses. The systems are different in England and Wales, as well as for part-time students. www.slc.co.uk</p>
	<p>Other grants. There is a range of grants available, for example: Disabled Students' Allowance, Childcare Grant, Special Support Grant, Adult Dependents' Grant and Parents' Learning Allowance. Specific eligibility criteria apply to each grant type. www.gov.uk/browse/education/student-finance</p>
	<p>Bursaries. Specific help available for social work, teaching and certain medical courses. www.gov.uk/browse/education/student-finance</p>
	<p>16-19 bursary fund. England only. www.gov.uk/1619-bursary-fund</p>
	<p>Education Maintenance Allowance. EMA is money for 16 to 18 year olds who want to continue their education. Wales only. www.studentfinancewales.co.uk Helpline 0845 602 8845</p>
	<p>Assembly Learning Grant. Young people who are 19 or over may qualify for an Assembly Learning Grant if they stay on at college. Contact Student Finance Wales for more information. Wales only. www.studentfinancewales.co.uk Helpline 0845 602 8845</p>
	<p>You can find more information about educational funding in National Debtline's fact sheet 'Student funding and debt'. www.nationaldebtline.co.uk</p>

Travel	
<p>Your client may be able to save money on travel costs if they shop around and plan journeys in advance.</p>	<p>Cheap fuel. There are money-off vouchers for fuel from many supermarkets. Compare petrol prices on www.petrolprices.com.</p>
	<p>Cheap tickets. Book advance fares for train and coach travel. Travel off-peak. Use online ticket comparison sites. Some train fares are cheaper if your client splits the journey.</p> <p>There may be cheaper local fare schemes such as Transport for London's Oyster Card scheme.</p> <p>Season tickets can cut the cost of regular train and bus travel.</p>
	<p>Concessionary fares. Eligible older people and those with disabilities get free off-peak travel on local buses anywhere in England. England only.</p> <p>www.gov.uk/apply-for-elderly-person-bus-pass</p> <p>www.gov.uk/apply-for-disabled-bus-pass</p> <p>People aged 60 or over and disabled people of all ages, who are resident in Wales, get travel free on registered local bus services in Wales at any time. Wales only.</p> <p>http://wales.gov.uk/topics/transport/public/concessionary/?lang=en</p>
	<p>Railcards. There are a variety of railcards with 1/3 off travel for people under 25, families, people with disabilities and people over 60.</p> <p>www.railcard.co.uk</p>
	<p>Jobseeker discount on local travel. Local council may have an unemployed fare reduction scheme.</p> <p>www.gov.uk/find-your-local-council</p>
Water	
<p>Check if there is any help available with water bills.</p> <ul style="list-style-type: none"> Many water companies run charitable trust funds or assisted payment schemes. Some offer help only with water and sewerage debt; others are prepared to help with other priority debts - and even bankruptcy fees in certain situations. Most companies will accept payments every month, week or every two weeks. 	<p>WaterSure. Customers on certain benefits with a high essential use of water get their bills capped if on a water meter. Criteria include three or more children under the age of 19 (in full-time education), or a medical condition that means a high water use.</p> <p>www.ofwat.gov.uk/consumerissues/problemspayingbill/watersure/</p>
	<p>Water meter. Use the water meter calculator on the CCWater website to see if client can save money by going on a water meter. Can usually switch back to rateable-value-based charges within the first 12 months of having the meter.</p> <p>www.ccwater.org.uk/server.php?show=nav.388</p>
	<p>Assessed charge. Companies have different rules about how the water charges are assessed. If a client asks for a water meter, but it can't be fitted, they can ask for an assessed charge.</p> <p>www.ofwat.gov.uk/consumerissues/watercompanies/map</p>
When someone dies	
<p>Charities or benevolent funds may be able to offer financial help when someone dies. See the 'Benevolent fund, trust fund and charity' section.</p> <ul style="list-style-type: none"> The Tell Us Once Service (www.gov.uk/tell-us-once) can help your client to inform the many organisations who need to know about the death. 	<p>Bereavement Payment. A one-off, tax-free, lump-sum payment of £2,000.</p> <p>www.gov.uk/bereavement-payment</p>
	<p>Funeral expenses payment. Help on a low income to pay for a funeral. Claim within three months of the date of the funeral.</p> <p>www.gov.uk/funeral-payments/eligibility</p>
	<p>British Gas Energy Trust (BGET). BGET can help with funeral expenses if outstanding funeral expenses are causing hardship.</p> <p>www.britishgasenergytrust.org.uk/help/grants-for-individuals-help-pages/how-can-the-trust-help</p>