



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

All charitable funds have specific qualifying rules or eligibility criteria setting out who they are able to support. The criteria usually relate to:

- 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.

You will need to talk to your client to see if they may fit in to a particular group before applying.

Turn2us has a grants search database of over 3,000 charitable funds offering welfare grants.

www.turn2us.org.uk

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

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.

Charities Digest. (Published by Waterlow Legal and Regulatory.) Provides contact information on 5000 charities alphabetically and in subject order.

Trade Union. If your client is a union member, is there a benevolent fund? Contact the individual trade union.

Children

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.

- 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.

Breakfast clubs. Check if local schools provide breakfast clubs or after-school clubs.

www.gov.uk/childcare-out-of-school-hours

Child maintenance. If the client is the parent with care, check that a maintenance arrangement is in place.

www.gov.uk/child-maintenance/overview

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**

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.

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

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.

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**

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.

Council tax

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.

Spread the repayments over 12 months. Pay the bill over 12 months rather than standard ten months. **England only.**

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.**

Single person discount. 25% discount if only eligible adult in household.

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.**

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.

Council tax banding. In some cases the council tax valuation band for the property can be challenged.

Crisis – no money

Community Care Grants and Crisis Loans have been abolished from April 2013.

- 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?

English welfare assistance schemes.

Welsh Discretionary Assistance Fund.

Table on Children's Society's website: www.childrenssociety.org.uk.

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

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.

Energy and energy saving

Your client may be able to save money by changing the way that they are billed for energy and by adding energy-saving measures.

- 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?

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

NEST. Welsh Government's fuel poverty scheme has grants available for those on eligible benefits.

0808 808 2244 www.nestwales.org.uk

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

Macmillan Cancer Support. Financial support, including one-off grants for heating costs.

www.macmillan.org.uk

Switch supplier. Ofgem's Confidence Code webpage lists accredited switching sites. www.ofgem.gov.uk

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

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

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.

Health costs

There may be ways to reduce health costs in England and Wales.

- Prescriptions are free in Wales.
- There are different rules for dental charges, sight tests, glasses, travel and so on.

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.

Email nhsforms@spsl.uk.com

Forms order line **0845 610 1112**

Clients from Wales order an **HC1W** claim form and an **HC11W** booklet online www.healthcosts.wales.nhs.uk/home.

Forms order line **0845 603 1108**

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.**

www.gov.uk/get-a-ppc

Household goods

There are a variety of different ways to access help with household goods.

- 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.

Freecycle. Recycled goods for free.

www.freecycle.org/group/UK

Freegle. Recycled goods for free.

www.ilovefreegle.org

Friday Ad.

www.friday-ad.co.uk

Gumtree.

www.gumtree.com

Furniture Re-use Network. Recycled furniture.

www.frn.org.uk

TV Licence. Check eligibility for a free or a reduced licence.

www.tvlicensing.co.uk

Smarterbuys website. Goods by card payment, or through affordable loans from credit unions.

www.smarterbuys.org.uk

Increasing income

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.

- 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.

Here are some suggestions, but this is not an exhaustive list.

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.

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.

www.gov.uk/rent-room-in-your-home

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.

www.listentotaxman.com

www.litrg.org.uk

www.gov.uk/income-tax-rates

www.gov.uk/income-tax-reliefs

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.

www.moneysavingexpert.com/reclaim/ppi-loan-insurance

Wages. Is at least the minimum wage being paid?

www.gov.uk/national-minimum-wage

Phone

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.

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

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.

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

Pay by direct debit. Most phone companies will charge extra for payment by cash or cheque.

Go paperless. Switching to paperless billing may save some money.

Use the web. Talk to someone for free using software such as Skype.

www.skype.com

Check the contract. Are there costly extras such as voicemail that are not needed?

Expensive package. Does the client have an expensive 'unlimited anytime' package that they do not really need?

Better usage fit. Does the provider have a cheaper package that more closely fits when calls are made?

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.

Students

There are a range of loans, grants and bursaries available for students. Some have specific eligibility requirements. Provision is different in England and Wales.

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.**

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

Other grants. There is a range of grants available, for example: Disabled Students' Allowance, Childcare Grant, Special Support Grant, Adult Dependants' Grant and Parents' Learning Allowance. Specific eligibility criteria apply to each grant type.

www.gov.uk/browse/education/student-finance

Bursaries. Specific help available for social work, teaching and certain medical courses.

www.gov.uk/browse/education/student-finance

16-19 bursary fund. **England only.**

www.gov.uk/1619-bursary-fund

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**

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**

You can find more information about educational funding in National Debtline's fact sheet 'Student funding and debt'.

www.nationaldebtline.co.uk

Travel

Your client may be able to save money on travel costs if they shop around and plan journeys in advance.

Cheap fuel. There are money-off vouchers for fuel from many supermarkets. Compare petrol prices on www.petrolprices.com.

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.

There may be cheaper local fare schemes such as Transport for London's Oyster Card scheme.

Season tickets can cut the cost of regular train and bus travel.

Concessionary fares. Eligible older people and those with disabilities get free off-peak travel on local buses anywhere in England. **England only.**

www.gov.uk/apply-for-elderly-person-bus-pass

www.gov.uk/apply-for-disabled-bus-pass

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.**

<http://wales.gov.uk/topics/transport/public/concessionary/?lang=en>

Railcards. There are a variety of railcards with 1/3 off travel for people under 25, families, people with disabilities and people over 60.

www.railcard.co.uk

Jobseeker discount on local travel. Local council may have an unemployed fare reduction scheme.

www.gov.uk/find-your-local-council

Water

Check if there is any help available with water bills.

- 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.

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.

www.ofwat.gov.uk/consumerissues/problemspayingbill/watersure/

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.

www.ccwater.org.uk/server.php?show=nav.388

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.

www.ofwat.gov.uk/consumerissues/watercompanies/map

When someone dies

Charities or benevolent funds may be able to offer financial help when someone dies. See the 'Benevolent fund, trust fund and charity' section.

- 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.

Bereavement Payment. A one-off, tax-free, lump-sum payment of £2,000.

www.gov.uk/bereavement-payment

Funeral expenses payment. Help on a low income to pay for a funeral. Claim within three months of the date of the funeral.

www.gov.uk/funeral-payments/eligibility

British Gas Energy Trust (BGET). BGET can help with funeral expenses if outstanding funeral expenses are causing hardship.

www.britishgasenergytrust.org.uk/help/grants-for-individuals-help-pages/how-can-the-trust-help