

Making the most of your money

Tips including websites on how you can increase your income and reduce your spending

Increasing your income

✓	Ways you can increase your income	The website address
	<p>Check you're claiming all the benefits and tax credits you're entitled to</p> <p>Check whether you may be eligible for a Discretionary Housing Payment towards your housing costs</p> <ul style="list-style-type: none"> - Receiving housing benefit or housing element of UC; and - Current support is less than your rent or you have rent arrears. <p>Household Support Fund - Dudley Council</p> <p>Cost of living support - Dudley Council</p>	<p>www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get</p> <p>https://www.dudley.gov.uk/residents/benefits/discretionary-housing-payments/</p> <p>https://www.dudley.gov.uk/council-community/cost-of-living/household-support-fund/</p> <p>https://www.dudley.gov.uk/council-community/cost-of-living/</p>
	<p>Check what benefits you can get if you're sick or disabled</p>	<p>www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers</p>
	<p>Check if you can get a grant from a charity or benevolent fund</p>	<p>https://grants-search.turn2us.org.uk</p>
	<p>Check whether you can get a tax refund, claim any tax allowances or find out more about income tax</p>	<p>www.gov.uk/topic/personal-tax/income-tax</p> <p>www.taxaid.org.uk/guides/information</p> <p>www.gov.uk/claim-tax-refund</p> <p>www.gov.uk/income-tax-rates</p> <p>www.taxaid.org.uk/guides/taxpayers</p>
	<p>Find out how to go about claiming child maintenance</p>	<p>www.citizensadvice.org.uk/family/children-and-young-people/child-maintenance</p>

<ul style="list-style-type: none"> ● Check if you can get any help with school costs 	www.citizensadvice.org.uk/family/education/school-education/help-with-school-costs
<ul style="list-style-type: none"> ● Check if you can get help with childcare costs 	www.moneyhelper.org.uk/en/family-and-care/becoming-a-parent/help-with-childcare-costs
<ul style="list-style-type: none"> ● Check if you could have an unclaimed child trust fund for a child who has now turned 18 	www.gov.uk/child-trust-funds/find-a-child-trust-fund
<ul style="list-style-type: none"> ● Can you find a job or increase your hours? Estimate your tax to find out how your income could change and check how this change will affect any benefits you receive 	www.gov.uk/estimate-income-tax www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get
<ul style="list-style-type: none"> ● If you're over the age of 55 you could access your pension pot. <u>You should get independent information and advice before taking any money from your pension pot.</u> Free independent guidance is available from Money Helper 	www.citizensadvice.org.uk/debt-and-money/pensions/nearing-retirement/what-you-can-do-with-your-pension-pot (for independent information about your options and how they can affect you) www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise
<ul style="list-style-type: none"> ● Could you rent out a spare room to a lodger? <u>Think about how this could affect you first</u> 	www.citizensadvice.org.uk/housing/renting-a-home/subletting-and-lodging/lodging-index/taking-in-a-lodger-what-you-need-to-think-about-first
<ul style="list-style-type: none"> ● Get help with savings if you're on a low income 	www.gov.uk/get-help-savings-low-income
<ul style="list-style-type: none"> ● Can you claim compensation for an injury? Do you have any other possible claims? Are you about to receive a lump sum payment, for example redundancy or a backdated benefit? 	www.citizensadvice.org.uk/law-and-courts/personal-injuries/ If you're not sure, please talk to your adviser
<ul style="list-style-type: none"> ● Other ways you may be able to boost your income 	www.moneysavingexpert.com/make-money
<ul style="list-style-type: none"> ● Can those who are staying with you help by contributing to your bills? 	

Cutting down on your bills and spending, including cost of living support

✓	Ways you can reduce your spending	The website address
Information and support available for the cost of living		
	<ul style="list-style-type: none"> General information 	www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/if-youre-struggling-with-living-costs/ www.moneysavingexpert.com/family/cost-of-living-survival-kit www.moneyhelper.org.uk/en/everyday-money
Housing and council tax		
	<ul style="list-style-type: none"> Can you cut down your mortgage costs 	www.citizensadvice.org.uk/debt-and-money/mortgage-problems/how-to-sort-out-your-mortgage-problems/cutting-down-your-mortgage-costs
	<ul style="list-style-type: none"> Can you get help with your rent costs 	www.citizensadvice.org.uk/housing
	<ul style="list-style-type: none"> Check if you can pay less council tax Ask your adviser for more information. 	www.citizensadvice.org.uk/housing/council-tax/check-if-you-can-pay-less-council-tax www.moneyhelper.org.uk/en/homes/buying-a-home/how-to-save-money-on-your-council-tax-bill www.moneysavingexpert.com/council-tax-government-grants
	<ul style="list-style-type: none"> Could you ask your local authority to pay council tax over 12 months instead of 10 	www.gov.uk/council-tax/paying-your-bill
Gas Electricity and water		
	<ul style="list-style-type: none"> Can you save money on your gas and electricity Could you get any grants, discounts or extra help from your supplier 	www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/save-money-on-your-gas-and-electricity www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills www.moneyhelper.org.uk/en/everyday-money/budgeting/save-money-on-your-gas-and-bills

	Can you use less energy or make your home more energy efficient?	www.moneysavingexpert.com/energy AND www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy www.energysavingtrust.org.uk/energy-at-home
<ul style="list-style-type: none"> Can you get help paying your water bills <p>Check if you can save money by changing to a water meter</p> <p>Severn Trent Water Big Difference Scheme</p> <p>South Staffs Water Assure Scheme</p>	www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/help-with-paying-your-water-bills www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/help-if-your-struggling-to-pay-your-water-bill https://www.stwater.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/big-difference-scheme/ https://www.south-staffs-water.co.uk/household/my-bills-and-payments/my-bill-explained/other-charges-and-tariffs/assure-tariff	
Insurance		
<ul style="list-style-type: none"> Shop around for the best insurance deals for all of your insurance; including your house (building and contents), life, car, travel and health 	www.moneyhelper.org.uk/en/everyday-money/insurance www.moneysavingexpert.com/insurance	
<ul style="list-style-type: none"> Check that you still need your insurance and whether it gives you more cover than you need 		
Banking and financial services		
<ul style="list-style-type: none"> Banking and savings (links cover types of bank account, choosing a bank account, banking problems and more) 	www.citizensadvice.org.uk/debt-and-money/banking www.moneyhelper.org.uk/en/everyday-money/banking www.moneysavingexpert.com/banking	
<ul style="list-style-type: none"> Getting independent financial advice 	www.citizensadvice.org.uk/debt-and-money/getting-financial-advice	
Landline, TV, internet and mobiles		
<ul style="list-style-type: none"> Can you get a better deal by switching your telephone, TV, internet or mobile provider 	www.citizensadvice.org.uk/consumer/phone-internet-downloads-or-tv/switch-broadband-phone-or-tv-provider	

	<p>If you're on benefits you can check if you qualify for a social tariff</p>	<p>www.ofcom.org.uk/news-centre/2021/struggling-to-afford-phone-or-broadband-social-tariff-could-help?</p> <p>www.moneysavingexpert.com/broadband-and-tv</p> <p>www.moneysavingexpert.com/mobiles</p>
<p>Travel</p>		
<ul style="list-style-type: none"> ● 	<p>Check if you can get help with travel for NHS treatment</p>	<p>www.nhs.uk/nhs-services/hospitals/going-into-hospital/how-to-organise-transport-to-and-from-hospital</p>
<ul style="list-style-type: none"> ● 	<p>If you travel by train, can you get a railcard or a refund for a cancelled or late train?</p> <p>Can you split your train ticket to save money?</p>	<p>www.railcard.co.uk</p> <p>www.citizensadvice.org.uk/consumer/holiday-cancellations-and-compensation/getting-a-refund-for-a-cancelled-or-delayed-train</p> <p>www.moneysavingexpert.com/travel/cheap-train-tickets</p>
<ul style="list-style-type: none"> ● 	<p>Check whether you can reduce the cost of travel if you're disabled</p>	<p>www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/help-for-disabled-travellers1</p>
<ul style="list-style-type: none"> ● 	<p>Look for other ways to reduce your travel costs, like searching locally for cheap fuel, use bus passes or travel cards, travel off peak, car share, or travel by bicycle or walk</p>	<p>www.moneyhelper.org.uk/en/everyday-money/buying-and-running-a-car/cut-your-car-and-train-costs</p> <p>www.moneysavingexpert.com/travel</p>
<p>Health</p>		
<ul style="list-style-type: none"> ● 	<p>Check if you can save money on prescriptions. If you're on benefits you may also get help with health costs, dental treatments and sight tests</p>	<p>www.nhs.uk/nhs-services/help-with-health-costs</p> <p>www.gov.uk/help-nhs-costs</p> <p>www.nhsbsa.nhs.uk/nhs-low-income-scheme</p>
<ul style="list-style-type: none"> ● 	<p>If you're pregnant or have young children, check if you can get free vouchers to buy food and milk</p>	<p>www.healthystart.nhs.uk/</p>
<p>Budgeting</p>		
<ul style="list-style-type: none"> ● 	<p>Use budgeting tools, planners and guides, including calculators that help you plan for life changes, such as</p>	<p>www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget</p> <p>www.moneyhelper.org.uk/en/everyday-</p>

	<p>saving, planning for a baby or retirement, or planning for Christmas</p>	<p>money/budgeting</p> <p>www.moneysavingexpert.com/banking/Budget-planning</p> <p>www.moneyhelper.org.uk/en/tools-and-calculators</p> <p>www.moneysavingexpert.com/shopping</p>
<p>Impartial and free sources of information</p>		
<ul style="list-style-type: none"> ● 	<p>There are other tips on saving money in these free and independent websites along with resources that can help you keep track of your money, shop around, pay less and connect you with help if things go wrong</p>	<p>www.moneyhelper.org.uk</p> <p>www.moneysavingexpert.com</p> <p>www.which.co.uk/money</p> <p>www.citizensadvice.org.uk</p> <p>www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue</p>