

# Making Every Penny Count

Our guide to making  
the most of your  
money through these  
difficult times

INFORMATION CORRECT JULY 2025

**citizens  
advice**

**Braintree &  
South Essex**



[www.cabse.org.uk](http://www.cabse.org.uk)

# Helping you to increase your income, cut your costs and make the most of your money



**T**he combined effect of the high cost of living, high inflation and the fuel crisis mean that household budgets are stretched, with more and more people struggling financially. We know that some of our clients are finding it difficult with less income and higher costs. Citizens Advice South Essex is here to help.

We have put together some information that we hope will help our local residents with managing their finances at this time.

We've got a simple to use budgeting tool on our website that can help you work out/ review your household budget; just go to:

**[www.citizensadvice.org.uk/debt-and-money/budgeting](http://www.citizensadvice.org.uk/debt-and-money/budgeting)**

Click on the 'Debt & Money' Tab and you'll see a link for 'Budgeting'. For those that prefer, we also have a printable financial statement/ budget sheet included in this pack.

Keeping a spending diary can also help illustrate where savings can be made and to check that your budget sheet is an accurate/realistic reflection of your spending. Some helpful hints on keeping a spending diary and a template you can use is also included in this booklet.

If you find that you've got less money coming in than you have going out and you'd like a little extra help with ideas on how to address this, our debt and money advice specialists are here and happy to help you, please visit:

**[www.citizensadvice-southessex.org/debt-advice](http://www.citizensadvice-southessex.org/debt-advice)**

or just give us a call on our Money Adviceline:

**01277 358082**

If you need help or support with applying for benefits, grants or completing certain forms, please do get in touch, your local Citizens Advice Braintree & South Essex advisers are here for you on our adviceline:

**0808 278 7877**



## Cost of Living – Help for Households

Find out about cost-of-living payments and other support available  
**<https://www.gov.uk/cost-of-living>**

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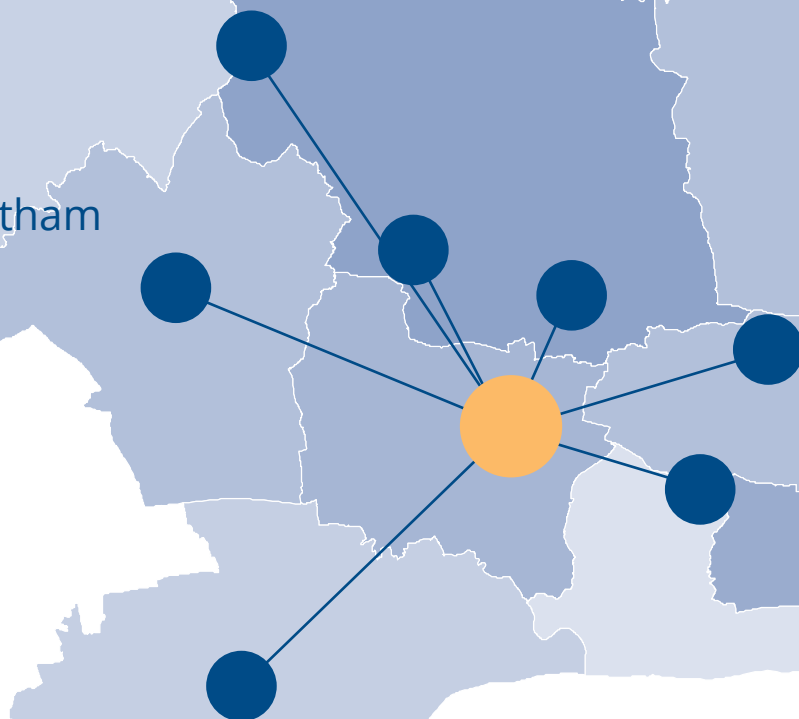


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South Essex**

## **SERVICES IN:**

- Basildon
- Braintree, Halstead & Witham
- Brentwood
- Castle Point  
(no face-to-face service)
- Rayleigh
- Rochford
- Thurrock



**Adviceline**      **9am – 5pm**

**0808 278 7877**

**Help to claim**

**0800 144 8 444**

Applying for Universal Credit

**Money Advice Helpline**

**01277 358082**

**Essex Macmillan**

**0300 373 0952**



[x.com/CABSouthEssex](https://x.com/CABSouthEssex)



[ca\\_braintree&SouthEssex](https://www.instagram.com/ca_braintree&SouthEssex)



[www.facebook.com/CABandSE](https://www.facebook.com/CABandSE)

[www.cabse.org.uk](http://www.cabse.org.uk)



# 1. Maximise your income

## Benefits – some general points

When we help people who have debt problems, one of our first jobs is to make sure that all the available benefits and entitlements are being claimed.

You could check you are receiving the correct entitlements. On this page, there's information about some of the online tools and services that can help you with this.

You might need our advice though. We provide a range of services to talk you through your entitlements, and in some cases actively assist you in making a claim.

Working out beforehand what you could claim that you currently aren't is the first step to ensuring your income is as high as it can be.



### Help from us

Get in touch on our local Adviceline:

**0808 278 7877**

We also have a dedicated team helping clients to apply for Universal Credit – called Help to Claim, just call 0800 144 8444.

### Help yourself online

If you're over 18 you can use the Turn2us or Entitled to benefit calculators to check which benefits you can get. You'll need information about savings, income, pension, childcare payments, and any existing benefits (for you and your partner).

Turn2us: [www.turn2us.org.uk](http://www.turn2us.org.uk)

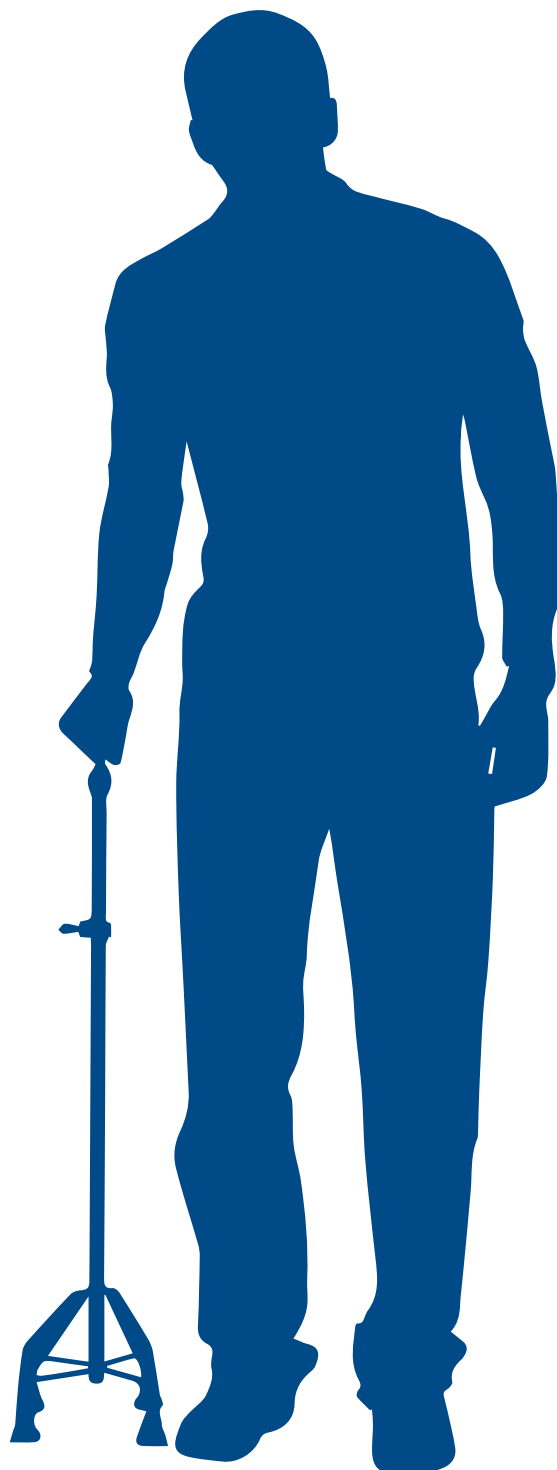
Entitled to: [www.entitledto.co.uk](http://www.entitledto.co.uk)



# Benefits if you are sick or disabled

If you are sick or disabled, there are several different benefits you may be able to claim:

- If you are aged between 16 and state retirement age and you've a long-term health condition or disability that affects your ability to live independently, you may be able to claim Personal Independence Payment
- If you are under 16 and you've a health condition or disability that means you've more care or supervision needs than other children your age, you may be able to claim Disability Living Allowance
- If you are over state retirement age and you've care needs, you may be able to claim Attendance Allowance
- If you are unable to work, you may be able to claim Statutory Sick Pay, Employment and Support Allowance or Universal Credit limited capability for work.
- If you were injured at work or have an industrial disease caused by work, you may get benefits.
- If you were injured serving in the Armed Forces, you may get benefits.
- If you care for someone who is disabled, you may be able to claim Carers Allowance



## Help from us

See page 5 for how to contact us.

For more information on help available if you are sick or disabled, and how to claim, visit: [www.cabse.org.uk](http://www.cabse.org.uk)

There is wide range of disability related financial support available - gov.uk have a guide available to help: [www.gov.uk/financial-help-disabled](http://www.gov.uk/financial-help-disabled)

# Universal Credit

**Universal Credit is replacing the following benefits and tax credits with one single monthly payment:**

- Income-based Job Seeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Housing Benefit
- Working Tax Credits
- Child Tax Credit

## Open a bank account

<https://www.citizensadvice.org.uk/debt-and-money/banking/getting-a-bank-account/>

## Get access to the internet

Set up an email account and find out where you can access the internet for free.



Universal Credit can only be paid directly into a bank, building society, or credit union account, so it is therefore important that you have such an account.

If you are a tenant, your landlord will no longer receive the housing element directly as payment of your rent. It will therefore be your responsibility to make sure your rent is paid on time.



## Start saving

If you can try to have some savings to fall back on in case your circumstances change, and you need to make a claim in the future.

## Make a budget plan

Look at the back of this booklet for details.

## Need help from us?

For information visit: [www.cabse.org.uk/universal-credit-support](http://www.cabse.org.uk/universal-credit-support)

We have a dedicated team helping clients to apply for Universal Credit – called Help to Claim, just call **0800 144 8 444**.

# Are you paying too much tax?

## Check the tax code on your wage slip

Your tax code is used by your employer or pension provider to work out how much Income Tax to take from your pay or pension. HM Revenue and Customs (HMRC) will tell them which code to use to collect the right tax. You can check your Income Tax online to see:

- what your tax code is
- if your tax code has changed
- how your tax code is worked out
- how much tax you're likely to pay

In practice, if you receive earnings or an occupational pension, this income is taxed through the Pay as You Earn (PAYE) system.

## For further information:

Tax codes: Overview - GOV.UK ([www.gov.uk](http://www.gov.uk))

If you want to check that you are paying the right amount of tax, or if you think you may have overpaid or underpaid tax, you should contact HMRC on the Tax Helpline, **0300 200 3300**

## Income Tax allowances and amounts

Most taxpayers living in the UK on a day-to-day basis are entitled to a Personal Allowance. If you're married or in a civil partnership you may be able to claim Marriage Allowance or Married Couple's Allowance as well. Some taxpayers can also claim Blind Person's Allowance.

## For further information:

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

You can also check your entitlement to allowances and reliefs at: <https://www.litr.org.uk/tax-guides/tax-basics/what-tax-allowances-am-i-entitled>

## National Insurance and tax after State Pension age

You don't pay National Insurance after you reach State Pension age - unless you're self-employed and paying Class 4 contributions. You only pay Income Tax if your taxable income - including your private pension and State Pension - is more than your tax-free allowances (the amount of income you're allowed before you pay tax).

## For more information visit:

[www.gov.uk/tax-national-insurance-after-state-pension-age](http://www.gov.uk/tax-national-insurance-after-state-pension-age)

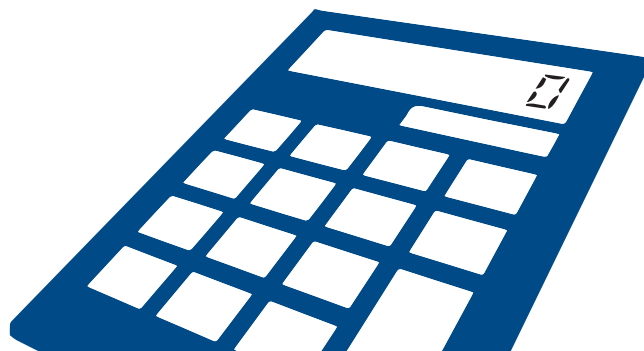
## Claiming a tax refund

You may be able to get a tax refund (rebate) if you've paid too much tax. Use this service to see how to claim if you paid too much on:

- pay from your current or previous job.
- pension payments
- income from a life or pension annuity
- a redundancy payment
- a Self Assessment tax return
- savings interest
- foreign income
- UK income if you live abroad
- costs or work clothing for your job

## For further information visit:

[www.gov.uk/claim-tax-refund](http://www.gov.uk/claim-tax-refund)





# Help with your rent or mortgage

## Housing Benefit and Universal Credit

You might be able to get Housing Benefit to help pay your rent if you're on a low income or you claim benefits - but most people have to claim Housing Costs with Universal Credit instead.

You should check if you can get Housing Benefit before you apply:

Check if you can get Housing Benefit - [www.citizensadvice.org.uk/benefits/help-if-on-a-low-income](http://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income)

## Discretionary Housing Payments

Extra financial help for those in receipt of Housing Benefit OR Universal Credit - a Discretionary Housing Payment (DHP) can help with rent or housing costs. You can apply for extra help if the amount of Housing Benefit is less than the rent you have to pay. The award of a DHP is meant to be a short-term solution to help you find cheaper accommodation or look at ways of improving and managing your finances. How much you get depends on the circumstances of your household and the funds your local authority has available.

## For further information visit:

Basildon: [www.basildon.gov.uk/hardship](http://www.basildon.gov.uk/hardship)

### Braintree

[www.braintree.gov.uk/benefits/apply-discretionary-housing-payment](http://www.braintree.gov.uk/benefits/apply-discretionary-housing-payment)

### Brentwood

[www.brentwood.gov.uk/discretionary-housing-payments](http://www.brentwood.gov.uk/discretionary-housing-payments)

### Castle Point

[www.castlepoint.gov.uk/discretionary-housing-payments](http://www.castlepoint.gov.uk/discretionary-housing-payments)

### Rochford

[www.rochford.gov.uk/financial-help-and-money-advice](http://www.rochford.gov.uk/financial-help-and-money-advice)

### Thurrock

[www.thurrock.gov.uk/discretionary-housing-payment/apply-for-discretionary-housing-payment](http://www.thurrock.gov.uk/discretionary-housing-payment/apply-for-discretionary-housing-payment)

## Support for Mortgage Interest

If you're a homeowner, you might be able to get help towards interest payments on:

- your mortgage
- loans you've taken out for certain repairs and improvements to your home.

This help is called Support for Mortgage Interest (SMI). It's paid as a loan, which you'll need to repay with interest when you sell or transfer ownership of your home. You usually need to be getting, or treated as getting, a qualifying benefit to get SMI. There's no guarantee that you'll get SMI for a mortgage or loan you take out. For further information visit:

[www.gov.uk/support-for-mortgage-interest](http://www.gov.uk/support-for-mortgage-interest)

## Help from us

See page 5 for how to contact us.

# Help with your Council Tax

## **Council Tax Reduction (also known as Council Tax Support)**

Council Tax Reduction/Support can be claimed in addition to Universal Credit.

### **For Further information:**

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

To check how Council Tax Reduction is calculated and how to make a claim, please visit your local council website:

#### **Basildon**

[www.basildon.gov.uk/ctr](http://www.basildon.gov.uk/ctr)

#### **Braintree**

[www.braintree.gov.uk/benefits/apply-council-tax-support](http://www.braintree.gov.uk/benefits/apply-council-tax-support)

#### **Brentwood**

[www.brentwood.gov.uk/how-much-benefit-am-i-entitled-to](http://www.brentwood.gov.uk/how-much-benefit-am-i-entitled-to)

#### **Castle Point**

[www.castlepoint.gov.uk/council-tax-reduction](http://www.castlepoint.gov.uk/council-tax-reduction)

#### **Rayleigh & Rochford**

[www.rochford.gov.uk/local-council-tax-support](http://www.rochford.gov.uk/local-council-tax-support)

#### **Thurrock**

[www.thurrock.gov.uk/council-tax-support/local-council-tax-support](http://www.thurrock.gov.uk/council-tax-support/local-council-tax-support)

## **25% Single Persons Discount**

A property which is the main residence of only one adult is entitled to a 25% Council Tax Single Person Discount. To apply online:

#### **Basildon**

[www.basildon.gov.uk/singlepersondiscount](http://www.basildon.gov.uk/singlepersondiscount)

#### **Braintree**

[www.braintree.gov.uk/council-tax/apply-single-occupancy-discount](http://www.braintree.gov.uk/council-tax/apply-single-occupancy-discount)

#### **Brentwood**

[www.brentwood.gov.uk/exemptions-and-discounts](http://www.brentwood.gov.uk/exemptions-and-discounts)

#### **Castle Point**

<https://www.castlepoint.gov.uk/single-person-discount-other-discounts>

## **Rayleigh & Rochford**

[www.rochford.gov.uk/discounts-and-exemptions](http://www.rochford.gov.uk/discounts-and-exemptions)

#### **Thurrock**

[www.thurrock.gov.uk/council-tax-discounts/who-gets-discount](http://www.thurrock.gov.uk/council-tax-discounts/who-gets-discount)

## **Discounts or Exemptions**

Please check if any other discounts or exemptions apply to your household for Council Tax:

[www.citizensadvice.org.uk/housing/council-tax/check-if-you-can-pay-less-council-tax](http://www.citizensadvice.org.uk/housing/council-tax/check-if-you-can-pay-less-council-tax)

[www.gov.uk/council-tax/discounts-for-disabled-people](http://www.gov.uk/council-tax/discounts-for-disabled-people)

## **Exceptional Hardship Payment (EHP)**

Extra financial help for those in receipt of Housing Benefit OR Universal Credit – an Exceptional Hardship

Payment (EHP) can help with Council Tax costs if the amount of Local Council Tax Support is less than the Council Tax you have to pay. The award of an EHP is meant to be a short-term solution to help you look at ways of improving and managing your finances. How much you get depends on the circumstances of your household:

#### **Basildon**

[www.basildon.gov.uk/hardship](http://www.basildon.gov.uk/hardship)

#### **Braintree (LCTS Scheme)**

<https://www.braintree.gov.uk/news/article/609/new-local-council-tax-support-scheme-approved-for-202425-to-support-households>

#### **Brentwood**

[www.brentwood.gov.uk/hardship-funds](http://www.brentwood.gov.uk/hardship-funds)

#### **Castle Point**

[www.castlepoint.gov.uk/exceptional-hardship-fund](http://www.castlepoint.gov.uk/exceptional-hardship-fund)

#### **Rayleigh & Rochford**

[www.rochford.gov.uk/financial-help-and-money-advice](http://www.rochford.gov.uk/financial-help-and-money-advice)

## 2. Ways to increase your income

### Child Maintenance

Both parents are legally responsible for the financial costs of bringing up their children.

If you split up, the parent who doesn't have the main day-to-day care of the children, may have to pay money to the person looking after the children.

This is called child maintenance. Sometimes it's also called child support.

Child maintenance usually takes the form of regular financial payments towards the child's everyday living costs. Depending on your circumstances, you can either arrange this yourselves or use a government scheme.

To check the amount of child maintenance payments you are receiving:  
[www.gov.uk/calculate-your-child-maintenance](http://www.gov.uk/calculate-your-child-maintenance)

To find out more about your options for arranging child maintenance payments: [www.gov.uk/child-maintenance-service](http://www.gov.uk/child-maintenance-service)



### Grown up children or other relatives living in your home

If you have grown up children or other relatives living in your home, make sure that they are paying a fair contribution towards the household costs.

Some households work this out using the 'non dependent deductions' that are being taken from their Housing Benefit or Universal Credit.

Others may use their household budget to equally share the bills.



## Worried about debt?

Contact our Money Advice team for advice and support 01277 358082 or email: [MoneyAdvice@cabse.org.uk](mailto:MoneyAdvice@cabse.org.uk)

## Taking in a lodger or renting a room in your house

Do you have a spare room in your home that you could rent out? You will need to check to see how this would affect any benefits you are claiming and also check your tax position (you can call the self-assessment general enquiry line on 0300 200 3310, about the 'rent-a-room scheme', which allows you to receive rental income up to a certain limit, tax-free. You will usually also need your landlord's or mortgage lender's permission to do this, as your tenancy or mortgage arrangement might not allow you to rent rooms out.

To find out more:

[www.citizensadvice.org.uk/housing/renting-a-home/subletting/subletting-your-home](http://www.citizensadvice.org.uk/housing/renting-a-home/subletting/subletting-your-home)

### Rent a room in your home:

[www.gov.uk/rent-room-in-your-home](http://www.gov.uk/rent-room-in-your-home)



## Rent out a parking space

If you have a driveway, check if you may be able to earn additional income by renting it out as a parking space:

[www.moneysavingexpert.com/shopping/cheap-parking-rental](http://www.moneysavingexpert.com/shopping/cheap-parking-rental)



# Save money on your energy bills

You may have a choice about who you buy your gas and electricity from. You also have a choice in how you pay for it. It's become more difficult to save money by switching to a different provider or tariff. But there's more you can do to ensure you can afford the cost of heating and lighting your home in these challenging times. Here's our introduction.

## Switching Suppliers

It is more challenging to save money by switching provider or your tariff. There are a number of price-comparison websites you can use to see if switching suppliers can save you money on your fuel bills. For more information on how to switch suppliers see our factsheet:

[www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/switching-energy-supplier/](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/switching-energy-supplier/)

[www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/choosing-energy-tariff/](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/choosing-energy-tariff/)

## Benefits, grants and help offered by the government and energy suppliers

If you're struggling to afford your energy bills, you might be able to take advantage of certain benefits, grants and help from the government and energy suppliers.

**For further information, please see:**  
[www.gov.uk/guidance/cost-of-living-payment](http://www.gov.uk/guidance/cost-of-living-payment)

[www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills)

[www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills)

## Winter Fuel Payments

The Winter Fuel Payment is an annual one-off payment to help you pay for heating during the winter. You may get a Winter Fuel Payment if you were born on or before 23rd September 1958:

[www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)

## Cold Weather Payments

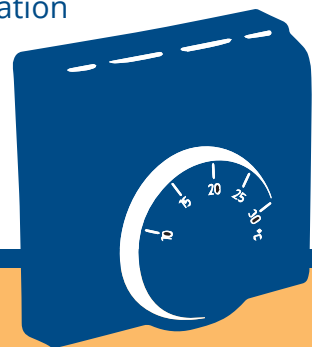
Cold Weather Payments are one-off payments to help you pay for extra heating costs when it's very cold. You'll get a payment each time the temperature drops below a specific temperature for a set period of time.

You'll only be eligible if you already get:

- Pension Credit
- Income Support
- Income-based Job Seeker's Allowance
- Income-related Employment and Support
- Universal Credit
- Support for mortgage interest

## For further information:

[www.gov.uk/cold-weather-payment/further-information](http://www.gov.uk/cold-weather-payment/further-information)



# Save money on your energy bills cont'd

## Warm Home Discount Scheme

You might be able to get money off your electricity bill under the Warm Home Discount Scheme if you're getting either:  
the guarantee credit part of Pension Credit or you're on a low income.

Check with your supplier to see if they offer the Warm Home Discount - not all suppliers are part of the scheme.

## For further information:

[www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)

## Grants to help pay off your energy debts

If you're in debt to your energy supplier, you might be able to get a grant from a charitable trust to help pay it off. The following energy companies offer grants and schemes that are open to anyone – you don't have to be a customer:

### British Gas Energy Trust

There are also companies who offer grants specifically for their customers:

- npower Energy Fund
- Scottish Power Hardship Fund
- Ovo Energy Fund
- E.on Energy Fund
- EDF Energy Trust
- SSE (Southern Electric) Priority Assistance Fund – check if you're eligible by calling 0800 072 8616

When you apply for a grant, you'll have to provide detailed information about your financial situation in your application. It could take a while to complete, and it might be worth getting help applying.

# Save money on your water bills

## Help with paying your water bill

[www.citizensadvice.org.uk/consumer/water/problems-with-paying-your-water-bill/help-with-paying-your-water-bills](http://www.citizensadvice.org.uk/consumer/water/problems-with-paying-your-water-bill/help-with-paying-your-water-bills)

## Watersure scheme

Watersure is a scheme which helps some people with their water bills. To apply for the scheme, you must be on benefits and need to use a lot of water either for medical reasons or because your household has a certain number of school-age children. You also need to be on a water meter or be waiting to have one installed. To find out more about Watersure and whether you can apply for the scheme visit:

[www.citizensadvice.org.uk/consumer/water/problems-with-paying-your-water-bill/watersure-scheme-help-with-paying-water-bills](http://www.citizensadvice.org.uk/consumer/water/problems-with-paying-your-water-bill/watersure-scheme-help-with-paying-water-bills)

## Low Income Water Tariff

You may be eligible for a low-income water tariff from:

### Anglian Water

[www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/tariff-options/lite](http://www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/tariff-options/lite)

### Priority services register

<https://www.anglianwater.co.uk/help-and-advice/water-care/>

### Essex and Suffolk Water

[www.eswater.co.uk/services/extra-support/financial-support/supportplus/](http://www.eswater.co.uk/services/extra-support/financial-support/supportplus/)

### Northumbrian Water

[www.nwl.co.uk/supportplus](http://www.nwl.co.uk/supportplus)

## Water meter

[www.citizensadvice.org.uk/consumer/water/paying-your-water-bill/changing-to-a-water-meter/](http://www.citizensadvice.org.uk/consumer/water/paying-your-water-bill/changing-to-a-water-meter/)

Could a water meter bring down your costs? Use the following calculator on the Consumer Council for Water's (CCW) website to find out.

## For further information:

[www.ccw.org.uk/save-money-and-water/water-meter-calculator](http://www.ccw.org.uk/save-money-and-water/water-meter-calculator)



## Worried about debt?

Contact our Money Advice team for advice and support 01277 358082 or email: [MoneyAdvice@cabse.org.uk](mailto:MoneyAdvice@cabse.org.uk)

# Saving money on household goods and services

## Money Saving tips & advice

A range of websites provide some great ways for saving money on your household goods and expenses, you can also sign-up to newsletters to notify you of a whole range of great offers:

### USwitch

[www.uswitch.com](http://www.uswitch.com)

### Money Saving Expert:

[www.moneysavingexpert.com/shopping/chat-tips-gold/](http://www.moneysavingexpert.com/shopping/chat-tips-gold/)

### Which?

[www.which.co.uk/money/money-saving-tips](http://www.which.co.uk/money/money-saving-tips)

### Money Helper

[www.moneyhelper.org.uk/en/everyday-money/budgeting/how-to-save-money-on-household-bills](http://www.moneyhelper.org.uk/en/everyday-money/budgeting/how-to-save-money-on-household-bills)

### Love money

(Including advice on the best supermarket deals each week etc):  
[www.lovemoney.com](http://www.lovemoney.com)

## FREE & recycled household goods and furniture

The following websites offer free recycled goods such as furniture and white goods:

### Freecycle

[my.freecycle.org](http://my.freecycle.org)  
Recycled goods for free

### Freegle

[www.ilovefreegle.org](http://www.ilovefreegle.org) Recycled goods for free

### Gumtree

[www.gumtree.com](http://www.gumtree.com) Search 'Free stuff'

### Furniture Re-use Network

[www.reuse-network.org.uk](http://www.reuse-network.org.uk)  
Recycled furniture



## Have a problem with goods or services

The Citizens Advice consumer service is a national helpline that can give you advice is you on your rights as a consumer:

0808 223 1133



# Saving money on TV, phone and internet services

## TV Licence

You can get a free TV licence if you're aged 75 or over and are in receipt of Pension Credit and a discount if you're blind/severely sight-impaired or in residential care:

[www.gov.uk/free-discount-tv-licence](http://www.gov.uk/free-discount-tv-licence)

## Mobile Phone Contracts

Are you getting the best deal on your mobile phone contract? If you need help finding a better deal, try visiting MoneySavingExpert's guides at:

[www.moneysavingexpert.com/cheap-mobile-finder](http://www.moneysavingexpert.com/cheap-mobile-finder)

There are also price comparison sites available at OfCom approved price comparison sites: [www.ofcom.org.uk](http://www.ofcom.org.uk)

## Cheap Home Phones

For loads of great ideas on how to reduce the cost of your home phone, check out MoneySavingExpert's guide:

[www.moneysavingexpert.com/compare-broadband-deals/broadband-and-phone/](http://www.moneysavingexpert.com/compare-broadband-deals/broadband-and-phone/)

## Check how to switch your internet, phone, or TV provider

[www.citizensadvice.org.uk/consumer/phone-internet-downloads-or-tv/switch-broadband-phone-or-tv-provider/](http://www.citizensadvice.org.uk/consumer/phone-internet-downloads-or-tv/switch-broadband-phone-or-tv-provider/)

## Internet

If you are on benefits check to see if your provider provides social tariffs:

[www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs](http://www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs)

# Reducing your travel costs

There are a range of schemes available to help with the costs of transport for concessionary bus travel; railcards; support for young people and support for the unemployed:

[www.gov.uk](http://www.gov.uk)

## Free Bus Travel for older and disabled people

In Essex, eligible older and disabled people are entitled to free bus travel between 9am and midnight Mon-Fri and all day at weekends and Bank Holidays. For further information and how to apply go to Essex County Council's website:

[www.travelessex.co.uk/about-passes/older-disabled-persons-bus-pass](http://www.travelessex.co.uk/about-passes/older-disabled-persons-bus-pass)

## Travel to School / College

You may be eligible for help with transport:

[www.essex.gov.uk/schools-and-learning/schools/school-transport](http://www.essex.gov.uk/schools-and-learning/schools/school-transport)

[www.essex.gov.uk/schools-and-learning/schools/school-transport/post-16-transport](http://www.essex.gov.uk/schools-and-learning/schools/school-transport/post-16-transport)

## Find cheaper fuel

Compare petrol/diesel prices by visiting: [www.petrolprices.com](http://www.petrolprices.com)

# Other ways you may be able to cut costs

## Giving up smoking

Giving up smoking is not easy but will help you save money as well as greatly improve your health and well-being. The NHS have a free service to help people become smoke-free.

For further information:

[www.nhs.uk/better-health/quit-smoking/](http://www.nhs.uk/better-health/quit-smoking/)

## Reducing Alcohol intake

Find out about the health benefits of reducing your alcohol intake and get tips on cutting down.

For further information:

[www.nhs.uk/live-well/alcohol-support](http://www.nhs.uk/live-well/alcohol-support)

## Gambling

Gambling problems often make debt problems worse, and vice versa.

Borrowing more money to pay for gambling can make your debts increase, while struggling to keep on top of your increasing debts can be a trigger for more gambling. There isn't a one-size-fits-all solution to gambling problems, and different approaches work for different people:

### Speak to your GP

If your gambling problem is affecting your health and mood. Your GP can discuss what options are available in your area, for example cognitive behavioral therapy (CBT), a form of talking therapy that many people find effective.

### Contact Gamcare

If you prefer to speak to someone anonymously, contact GamCare. They offer support and counselling online, or over the phone on 0808 8020 133, every day from 8am to midnight.

GamCare's trained advisers can put you in touch with face-to-face counselling services in your area.

### Support Groups

Many people find confidential peer support groups like Gamblers Anonymous or SMART Recovery help to keep their gambling problems under control. If you need advice on finding a group that helps you, ask GamCare or your GP.



## 3. Help with other costs

### Children



#### Childcare costs

A range of help is available for help with childcare costs, including the childcare element of working tax credits & Universal Credit; tax-free childcare; childcare vouchers; free childcare etc.

#### For more information:

[www.turn2us.org.uk/get-support/information-for-your-situation/help-with-childcare-costs/free-early-education-and-childcare](http://www.turn2us.org.uk/get-support/information-for-your-situation/help-with-childcare-costs/free-early-education-and-childcare)

[www.gov.uk/help-with-childcare-costs](http://www.gov.uk/help-with-childcare-costs)

#### Healthy Start

Food vouchers and vitamins for expectant and new mothers of children up to 4 years old, on a low income. To find out more and see if you're eligible visit:

[www.healthystart.nhs.uk](http://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. To find out more and see if you're eligible visit:

[www.gov.uk/sure-start-maternity-grant](http://www.gov.uk/sure-start-maternity-grant)

#### Child benefit

[www.citizensadvice.org.uk/benefits/child-benefit/before-you-claim/check-if-you-can-get-child-benefit](http://www.citizensadvice.org.uk/benefits/child-benefit/before-you-claim/check-if-you-can-get-child-benefit)

#### Free School Meals

Children in reception, years 1 and 2 automatically get free school meals.

Year 3 and above can only get free school meals where a parent/carer receives certain benefits.

Please visit the Essex County Council website to check eligibility.

[www.essex.gov.uk/schools-and-learning/schools/free-school-meals](http://www.essex.gov.uk/schools-and-learning/schools/free-school-meals)

#### Child maintenance

[www.citizensadvice.org.uk/family/children-and-young-people/child-maintenance1/choosing-how-to-arrange-child-maintenance/check-what-child-maintenance-arrangement-is-right-for-you/](http://www.citizensadvice.org.uk/family/children-and-young-people/child-maintenance1/choosing-how-to-arrange-child-maintenance/check-what-child-maintenance-arrangement-is-right-for-you/)

## Essex County Council Family Information Service

For free and impartial advice for parents about finding childcare, the free early education entitlement and other family services for 0-19-year-olds and individuals up to 25 years with Special Educational Needs and Disabilities (SEND), including Essex Short Breaks programme visit:

[www.essex.gov.uk/schools-and-learning](http://www.essex.gov.uk/schools-and-learning) Gamblers Anonymous or SMART Recovery help to keep their gambling problems under control. If you need advice on finding a group that helps you, ask GamCare or your GP.

# Help with health care costs

## Check what help you could get to pay for NHS costs

Although most NHS treatment is free, there is usually a charge for:

- NHS prescriptions
- NHS dental check-ups and treatment
- sight tests
- new glasses or contact lenses
- repairing or replacing glasses or contact lenses
- NHS wigs
- NHS fabric supports – things like surgical bras, support tights and spinal supports
- travel for NHS treatment

You could be entitled to help with these costs depending on your circumstances.

### To use the online calculator:

[www.nhsbsa.nhs.uk/check-if-youre-eligible-help](http://www.nhsbsa.nhs.uk/check-if-youre-eligible-help)

## NHS Low Income Scheme

The amount of help you're entitled to depends on your household income and outgoings. Anyone can apply as long as they don't have savings or investments over a certain limit. You can't get help if you or your partner (or both) have more than:

- £16,000 in savings, investments or property (not including the place where you live)
- £23,250 in savings, investments or property if you live permanently in a care home

Some people can now apply online for the NHS Low Income Scheme.

If you have already paid for treatment, you can apply for a refund at the same time as you apply for the scheme.

For further information visit:

### For further information and to apply:

[www.nhsbsa.nhs.uk/nhs-low-income-scheme](http://www.nhsbsa.nhs.uk/nhs-low-income-scheme)

## Travel costs to NHS appointments

If you're referred to hospital or other NHS premises for specialist NHS treatment or diagnostic tests by your doctor, dentist or another primary care health professional, you may be able to claim a refund of reasonable travel costs under the Healthcare Travel Costs Scheme (HTCS).

### For more information:

[www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs](http://www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs)

## Health Costs and Universal Credit

There are specific eligibility criteria for health care costs if you are on Universal Credit. It is important that you check whether and what you may be entitled to by regularly checking your journal, if you claim when you're not entitled, this can result in a £100 fine.

### For further information:

[www.nhs.uk/nhs-services/help-with-health-costs/help-with-health-costs-for-people-getting-universal-credit](http://www.nhs.uk/nhs-services/help-with-health-costs/help-with-health-costs-for-people-getting-universal-credit)

You can buy prescription prepayment certificates (PPCs) from the NHS which may make your prescriptions cheaper. A 3 or 12 month PPC covers all your prescriptions for that period, no matter how many you need. A prescription costs £9.35 per item, but a PPC costs:

- £32.50 for 3 months
- £114.50 for 12 months

This means if you're going to buy 4 or more prescriptions in 3 months, or 14 or more prescriptions in 12 months, it may be cheaper to buy a PPC. You can pay in 10 monthly instalments if you buy a 12 month PPC. You can buy PPCs online or call the order line and pay by debit or credit card: 0300 330 1349

[www.nhs.uk/nhs-services/prescriptions-and-pharmacies/save-money-with-a-prescription-prepayment-certificate-ppc/](http://www.nhs.uk/nhs-services/prescriptions-and-pharmacies/save-money-with-a-prescription-prepayment-certificate-ppc/)

## Help from us

See page 5 for how to contact us.



# Grants, advances and loans

## Universal Credit budgeting advance

You might be able to get a loan as part of your Universal Credit if you need to cover a specific expense - this is called a 'budgeting advance'.

If you get a budgeting advance, you'll get reduced Universal Credit payments until you've paid off the amount you borrow. This will normally be over 12 months. You can apply for a budgeting advance to cover things like:

- a one-off item – e.g. replacing a broken fridge
- unexpected expenses – e.g. an unexpected bill
- work-related expenses – e.g. buying uniform or tools
- repairs to your home
- travel expenses
- maternity expenses
- funeral expenses
- moving costs or rent deposit
- essential items, like clothes

### For more information:

[www.citizensadvice.org.uk/benefits/universal-credit/on-universal-credit/budgeting-advance](http://www.citizensadvice.org.uk/benefits/universal-credit/on-universal-credit/budgeting-advance)

## Budgeting Loan

(If you are not on Universal Credit but another eligible benefit)

If you are not on Universal Credit, you may be able to get a budgeting loan which is available for the same types of specific expenses as you would get for a budgeting advance. To get a Budgeting Loan you must have been getting one or more of these benefits for the past 6 months:

- Income Support
- Income-based Job seeker's Allowance
- Income-related Employment and
- Support Allowance
- Pension Credit

### For more information:

[www.gov.uk/budgeting-help-benefits/how-to-apply](http://www.gov.uk/budgeting-help-benefits/how-to-apply)

## Trade Unions / Professional Bodies

If you've ever been a member of a Trade Union or Professional Body, they may have a hardship fund you can apply to for financial assistance.

### Charity and Grant search: find out what you can get

The Turn2Us website has a charity grants search that can help you to look for funds that might be able to give you a grant and/or other types of help (including help with the costs/fees to apply for a DRO/ Bankruptcy):

### For further information:

[www.grants-search.turn2us.org.uk](http://www.grants-search.turn2us.org.uk)

## **Grants for Home adaptations and aids for the disabled**

All local authorities have Disabled Facilities Grant (DFG) schemes. Alterations are commonly required to improve disabled access to the property and to add a stair lift and/or bathroom conversion. In some cases, other more specific adaptations are required. If your home needs to be adapted for disabled use further information is available at:

### **Basildon**

[www.basildon.gov.uk/article/8205/Contact-Disabled-Grants-Team](http://www.basildon.gov.uk/article/8205/Contact-Disabled-Grants-Team)

### **Braintree**

<https://www.braintree.gov.uk/housing/disabled-facilities-grants>

### **Brentwood**

[www.brentwood.gov.uk/disabled-facilities-grants](http://www.brentwood.gov.uk/disabled-facilities-grants)

### **Castle Point**

[www.castlepoint.gov.uk/disabled-facilities-grants](http://www.castlepoint.gov.uk/disabled-facilities-grants)

### **Rayleigh & Rochford**

[www.rochford.gov.uk/disabled-facilities-grant](http://www.rochford.gov.uk/disabled-facilities-grant)

### **Thurrock**

<https://www.thurrock.gov.uk/home-adaptations-and-equipment/disabled-facilities-grant>



## **Help from us**

See page 5 for how to contact us.

# Help and assistance

## Food Banks

You can talk to us at Citizens Advice Braintree and South Essex if you need help with a referral to a food bank. See our website for the various ways to get advice:

[www.citizensadvice.org.uk/debt-and-money/food-bank/](http://www.citizensadvice.org.uk/debt-and-money/food-bank/)

Alternatively, you can search online for local foodbanks at The Trussell Trust:

## For further information:

[www.trusselltrust.org](http://www.trusselltrust.org)

## Short-term benefit advances

Advances of benefit may be available from the DWP, if you are waiting for benefit to be paid and you're in financial need. You can ask for an advance payment of Universal Credit by:

- asking your work coach at your first Universal Credit interview

- applying through your online account
- calling the Universal Credit helpline: 0800 328 5644

## Essential Living Fund Grant

If you are on a low income with little or no resources, you may be eligible to apply.

If you live in the Basildon Borough, Braintree, Castle Point, Rayleigh & Rochford area for more information visit:

[www.southend.gov.uk/extra-financial-help/essential-living-fund](http://www.southend.gov.uk/extra-financial-help/essential-living-fund)

If you live in the Thurrock area for more information visit:

[www.thurrock.gov.uk/essential-living-fund/applying-for-an-essential-living-fund](http://www.thurrock.gov.uk/essential-living-fund/applying-for-an-essential-living-fund)

## IMPORTANT

If you are in financial difficulty it can be tempting to reach out to people you know in the local community who might help. Pay special attention to the danger of loan sharks – these are unlicensed lenders who work in local communities to lend at extortionate interest rates. Borrowing from them is always a bad idea.

Fund out more at:  
[www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)





## 4. Organise your money

### Keeping a spending diary



#### **Why should I complete a spending diary?**

Completing a spending diary helps you to get a picture of your overall spending from week to week. We don't always remember every penny we spend. For example, you might pop into a shop to pick up a newspaper or a soft drink; or you might give the children the odd £1 to buy sweets. It is this type of spending that often goes unnoticed, and sometimes we forget about it. And it all adds up! So, if you want to control your money, then you first need to know where it goes. The Spending Diary will help you with this and may also help you find places where you can cut spending.

#### **How will I fill out the Diary?**

Fill in your diary everyday listing where you spent money or gave money to the children etc. At the end of each day, you will know how much you spent. When you add this up, every week or over a number of weeks, you can begin to get a picture of where your money goes. If you don't carry the diary with you all of the time to write down your spending as it happens, then the best way to keep track of what you are spending is to keep your receipts. Use a clear pocket in your wallet to store your receipts and at the end of the day, transfer the information into the spending diary. The great thing about this is that if you forget to do it one evening, you will have the receipts there to help you remember.

#### **What if I forget how much I spent? Should I just make up a figure?**

No. A budget will only work if you are totally honest with yourself, so if you have a good idea of the cost then write it down. If not, then leave it out. Over a four-week period, you will get a very good view of your spending anyway.

#### **What if I forget to do it for a few days?**

That's OK. Although it would be great to do it all the time, we might lose some receipts or other things might get in the way of filling it in every day. If you stop using the diary, forget it or simply find it too hard to use, don't worry or panic, just start back up again when you're able. It will get easier.

## My spending

You can of course start on any day you wish - just remember to start a new diary each day. Write down all figures for all spending, no matter how small. There will be lots of times when you spend money on items which are not regular and this might not seem important.

Here is just a sample list of “bits and pieces” of spending that might crop up unexpectedly:

Popping in to the shop for a few groceries; meeting a friend for a cup of coffee; buying sweets or treats for the children; getting petrol/diesel for the car; buying a new tyre for the car; buying small items of clothing; buying newspapers; getting phone credit; medical expenses; unexpected school expenses; putting loose change into the charity bucket at the supermarket

## What do I do at the end of each week?

When you have completed your diaries for the week, use the figures for each day to create totals for ‘Weekly Outgoings’ which you can complete on the Financial Statement Sheet that we initially used to create your budget. There are a lot of categories here, but many of the categories do not change from week to week. Add up all the daily figures for these items individually and put down the total weekly cost in the relevant category. When you have transferred all these figures, add up the total for ‘Total Expenditure’.



## Top tip

Do this every week for four weeks and then at the end, you should have a good picture of where your money goes

# My daily spending diary

Date	Item	Amount	Cash/Card/Contactless
	Total		

# A budget sheet to help you deal with creditors

Financial Statement			
Name: _____		Number of people in my household: ____	
Address: _____		Postcode: _____	
All figures will be shown: Weekly / Monthly		Children	
<b>Income</b>		Maintenance Payments	£
Wage - Salary	£	School meals	£
Wage - Salary (partner)	£	Phone & Mobile Phone	£
Universal Credit	£	Prescription and Health	£
Jobseekers Allowance	£	Childminding	£
Income Support	£	<b>Box D - Total Children:</b>	£
Tax Credits	£	<b>Leisure</b>	
Child Benefit	£	Going out & Take <del>aways</del>	£
ESA	£	Alcohol and/or Cigarettes	£
PIP	£	Day Trips & Outings	£
Carers Allowance	£	Gym & Sports activities	£
Housing Benefit	£	<b>Box E - Total Leisure:</b>	£
Local Council Tax Support	£	<b>Other spending</b>	£
-Pension	£	Clothing & Footwear	£
Pension Credit	£	Healthcare (personal)	£
Partner's Pension	£		
Other (e.g. non-dependant cont.)	£	Hairdressers	£
<b>Box A - Total Income:</b>	£	Holiday	£
<i>*Tip: The more accurate you are the better the result*</i>		Presents	£
<b>Outgoings</b>		Newspaper, Magazines, Subscriptions	£
<b>Priority Outgoings</b>		Other	£
Rent	£	Other	£
Ground rent or service charge	£	Other	£
Mortgage	£	Other	£
Mortgage endowment policy	£	<b>Box F - Total other spending:</b>	
Secure Loans	£	<b>Box G - Total Outgoings (add Box's B - F) £</b>	£
Council Tax	£	<b>Box H - Total left for debt payments</b>	
Rentals or hire-purchase e.g. car	£	Total Income (Box A) less Total Outgoings (Box G)	
TV rental and licence	£	[Box A] £ _____ [Box G] £ _____ = £ _____	
Gas	£	<b>Box I - Priority Debts</b>	Amount
Electricity	£		£
<b>Box B - Total Priority Outgoings:</b>	£		£
<b>Household</b>			£
Water rates	£		£
Housekeeping (Food & toiletries)	£	<b>Total Priority Debt Payments:</b>	
Repairs and Maintenance	£	<b>Box J - Non-Priority Debts</b>	Amount
Home Phone - Mobile Phone	£		£
Broadband, TV, Satellite	£		£
Petrol	£		£
Car running costs (e.g. Insurance)	£		£
Other Travel Expenses i.e. bus	£	<b>Total Non-Priority Debt Payments:</b>	£
Buildings and Contents	£	<b>Total debt payments (Box I + Box J):</b>	£
Life Insurance and Pensions	£	This Is an Accurate Account <u>Of</u> My Financial Position	
loan/credit card payments	£	Signed: _____	
Meals at work	£	Date: _____	
<b>Box C - Total Household:</b>	£		

# Prioritising your bills

If you have more going out than you have coming in, it is important to make sure that you prioritise your bill payments to cover your essential and priorities before you deal with non-priority spending. To help you to understand what to prioritise, below explains the consequences of non-payment:

## What can a creditor do if I can't pay?

A creditor is someone you owe money to. There are different types of creditors; some are more important than others depending on the action they can take to recover money from you. Usually debts are either a priority or a non-priority debt.

## What are priority debts?

Most creditors will need to take court action to recover any money that is owed. A priority creditor can take action that means you could lose your essential supplies (such as gas or electricity) or essential services and goods, lose your home or be sent to prison.

Type of priority debts	The action a creditor can take
Mortgage or secured loan arrears	Court action and repossession of your home
Rent arrears	Court action and repossession of your home
Council tax arrears	Deduction from benefits or wages, instruct bailiffs, secure the debt on your home, bankruptcy or, as a last resort, imprisonment
Gas and electricity arrears (current suppliers)	Prepayment meter or as a last resort, disconnection of supply
Child support or maintenance arrears	Deduction from benefits, wages or bank account without a court order, securing the debt on your home, removing your driving license or, as a last resort, imprisonment
Income tax arrears	Seizure of goods without a court order, taking money from a bank account if you have savings over £5,000, adjusting your tax code, bankruptcy or, as a last resort, imprisonment
National Insurance contribution arrears	Fine, or imprisonment if unpaid
Telephone, mobile phone or telecom package arrears (essential services)	Disconnection of service and court action to recover balance
Hire purchase, Personal Contract Purchase (PCP) or conditional sale (essential goods)	Court action and repossession of essential goods
Fines arrears - In England and Wales, include parking fines issued by magistrates' court but not parking penalties issued by local authorities, which are non-priority debts.	Deduction from benefits or wages, instruct bailiffs, clamping order, court action or as a last resort, imprisonment
TV licence - if you don't have one or it's in arrears	Fine, or imprisonment if the fine is unpaid
Tax credit overpayments	Deduction from benefits or wages without a court order, otherwise have the power to collect as a tax debt, see income tax above



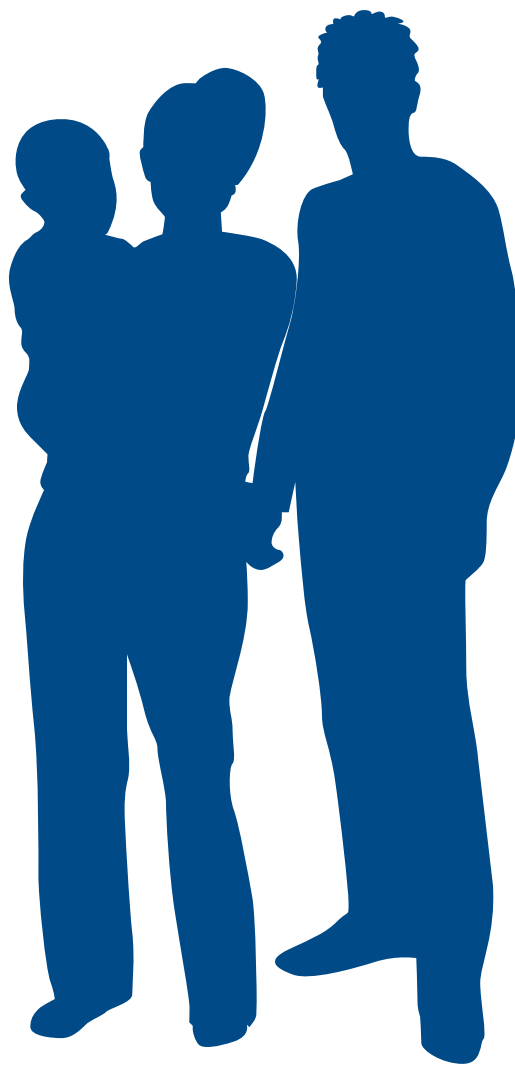


## Important

Some non-priority debts could be considered as priorities depending on your circumstances or the creditors action. If you receive any forms or letters from a magistrate, county court or high court, please contact us immediately as there could be a time limit involved.

For further information go to:

[www.citizensadvice.org.uk/debt-and-money/](http://www.citizensadvice.org.uk/debt-and-money/)



## Worried about debt?

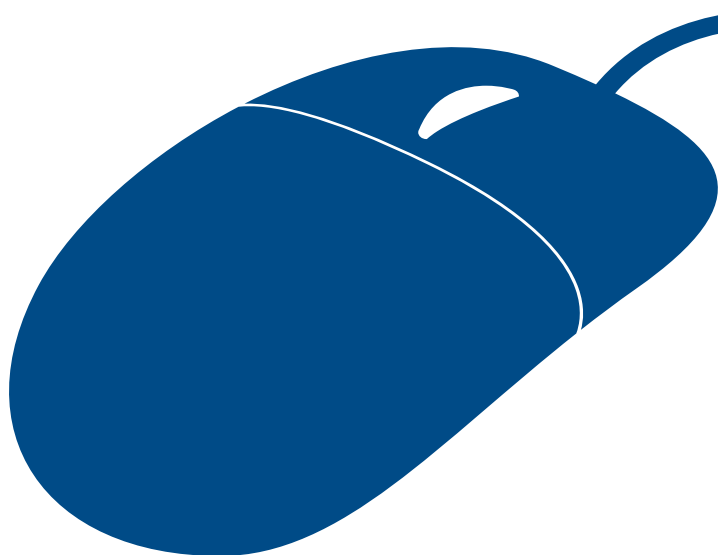
Contact our Money Advice team for advice and support 01277 358082 or email:

[MoneyAdvice@cabse.org.uk](mailto:MoneyAdvice@cabse.org.uk)

You can also contact our national money helpline 0800 240 4420.

Please see information:

[www.citizensadvice.org.uk/about-us/contact-us/contact-us/](http://www.citizensadvice.org.uk/about-us/contact-us/contact-us/)



# Citizens Advice helps people find a way forward

We give people the knowledge and confidence they need to find their way forward – whoever they are, and whatever their problem.

For everyone, for over 80 years.



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[www.cabse.org.uk](http://www.cabse.org.uk)