

FACT SHEET

Ways to boost your income and reduce your outgoings

1. Check benefits you could claim

According to the government, billions of pounds of welfare benefits aren't claimed in the UK every year.

You can use the online benefits calculator from Citizens Advice (www.citizensadvice.org.uk) to work out how much you could be claiming.

Turn2us also helps people access money available to them, through welfare benefits, grants and other help. Contact them at www.turn2us.org.uk or call their free, confidential helpline on 0808 802 2000.

Discretionary Housing Payments

In some circumstances, you may be entitled to a Discretionary Housing Payment to make up a cut in your Housing Benefit. This fund is run by your local council for people they consider are in exceptional need of extra help with their housing costs.

For people affected by the bedroom tax, priority will be given to people who:

- have had major disability adaptations to their home,
- are registered foster carers and need a spare room for this purpose.

Other cases of exceptional need may be considered, so always check.

For people affected by the Benefit Cap, priority will be given to:

- those in supported, exempt or temporary accommodation,
- individuals or families fleeing domestic violence,

- those with kinship care responsibilities,
- individuals and families who can't move immediately for health, education or child protection reason,
- households moving to more appropriate accommodation.

Dealing with debt

Our 'Managing your money' has information on how to tackle debts and where to get support - ask us for a copy or look on www.sovereign.org.uk.

For advice, contact National Debtline on 0808 808 4000 or visit www.nationaldebtline.co.uk.

Emergency payments

If you claim means-tested benefits, you may be able to apply for some emergency support from your local or county council.

Each council decides what support to give. This could include access to foodbanks or vouchers to help buy white goods.

Face-to-face advice

We can help you, either directly or through working with partners like the Citizens Advice Bureau. Please speak to your Housing, Income or Leasehold Services Officer to find out more.

2. Increase your income

If you're already in work, are you able to work any more hours to increase your income? If you're already in work, are you able to develop your skills to earn more money? Wanting to get into work or return to work? We can help you secure work and keep benefits which means

you'll be better off.

Whether you're in or out of work, our Employment and Training team can help you access information on training and job opportunities in your area.

3. Career resources

National Careers Service provides information, advice and guidance to help you make decisions on learning, training and work opportunities. It offers confidential, helpful and impartial advice, supported by qualified careers advisers.

Visit www.nationalcareersservice.direct.gov.uk or call 0800 100 900.

For details on the latest job vacancies and what **Jobcentre** services are available to you, visit www.direct.gov.uk/en/Employment/Jobseekers.

Age UK – Self Employment Service can offer support to people who've started businesses or become self-employed in later life. If you're online, go to www.ageuk.org.uk/work-and-learning/looking-for-work/be-your-own-boss/starting-business.

The Digital Garage - Free courses to help you grow your business or career. For details, go to <https://digitalgarage.withgoogle.com>.

Learn My Way is a website of free online courses for beginners, helping you develop digital skills to make the most of the online world. Go to www.learnmyway.com.

If you can't get online, find somewhere you can access the internet by calling UK Online Centres on 0114 227 0010.

4. Reduce your fuel bills

Energy Saving Trust offers free advice on

saving energy and reducing your fuel and transport costs. Call them on 0300 123 1234 (for energy saving at home) or 0845 602 1425 (for travel and transport advice) or visit www.energysavingtrust.org.uk.

5. Money saving tips

Finally, here are a few basic tips to help your money go further.

- Understand your income and your outgoings – write it all down to see where you might be able to cut back.
- Make sure you've got household contents insurance. You might want to consider Sovereign's partnership with 'My Home' contents insurance. You can ring them on 0845 337 2463 for details.
- If you need a mobile, consider 'pay-as-you-go'.
- Compare deals when you're renewing household or insurance suppliers.
- If you need to borrow money, look for lenders who offer best value lending terms. These may include your local credit union, building society or a bank. Try to avoid doorstep lenders, payday loans or credit cards which have a much higher interest rate.

Visit www.moneyadvice.service.org.uk for more tips.

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