

# Making the most of your money

Remember you can always ask us to carry out a detailed budgeting appointment with you and we can help with accessing any of these money savings tips.

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

## Increasing your income

✓	Ways you can increase your income	The website address
	Check you're claiming all the benefits you're entitled to	<a href="https://uttlesford.entitledto.co.uk/home/start">https://uttlesford.entitledto.co.uk/home/start</a>
	<p>Check whether you're able to claim disability or ill health benefits</p> <p>Check if any child might qualify for disability benefit called Disability Living Allowance</p>	<p><a href="#">Benefits if you are sick or disabled</a></p> <p><a href="#">Disability Living Allowance for Children</a></p>
	Check whether you're able to apply for a grant from a charity or benevolent fund	<a href="http://www.turn2us.org.uk/Get-Support/Grants-Guides">www.turn2us.org.uk/Get-Support/Grants-Guides</a>
	Check whether you can get a tax refund from recent employment	<a href="https://www.gov.uk/claim-tax-refund">https://www.gov.uk/claim-tax-refund</a>
	<p>Find out how to go about claiming <a href="#">child maintenance</a></p> <p>Remember claiming child maintenance does <u>not</u> affect</p>	<p><a href="#">Child maintenance arrangements - what's right for you?</a></p> <p>Quickly find out how much you might receive:</p> <p><a href="https://www.gov.uk/calculate-child-maintenance">https://www.gov.uk/calculate-child-maintenance</a></p>

	<p>your benefits.</p> <p>You do not have to have any contact with the paying parent when using the CMS service if you have concerns regarding domestic violence.</p>	
	<p>Check to see if you can get any help with school costs such as uniform, lunches and transport</p> <p>Always ask the school too - they are there to help!</p>	<p><a href="https://www.citizensadvice.org.uk/family/education/help-with-school-costs/">https://www.citizensadvice.org.uk/family/education/help-with-school-costs/</a></p>
	<p>If struggling to buy children's clothes then consider using the local clothing bank</p> <p>Ask us to make a referral - we are more than happy to help.</p>	
	<p>Can you sell unwanted items you own?</p>	<p><a href="http://www.ebay.co.uk">www.ebay.co.uk</a>  <a href="http://www.gumtree.com">www.gumtree.com</a>  <a href="https://uk.webbuy.com">https://uk.webbuy.com</a></p>
	<p>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</p>	<p><a href="https://www.gov.uk/estimate-income-tax">https://www.gov.uk/estimate-income-tax</a>  <a href="https://uttlesford.entitledto.co.uk/home/start">https://uttlesford.entitledto.co.uk/home/start</a></p>

	<p>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 Pension Wise (part of Money Helper)</p>	<p><a href="#">What you can do with your pension pot</a></p> <p><a href="https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise">https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise</a></p> <p>(free official guidance)</p>
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	<p>Could you rent out a spare room to a lodger? Consider how this could affect you first.</p> <p>For Universal Credit claimants, money you receive from a lodger is <u>not</u> classed as income. The money could really help anyone who has a 'bedroom tax'.</p>	<p><a href="https://www.citizensadvice.org.uk/housing/renting-a-home/subletting-and-lodging/lodging-index/taking-in-a-lodger-what-you-need-to-think-about-first/">https://www.citizensadvice.org.uk/housing/renting-a-home/subletting-and-lodging/lodging-index/taking-in-a-lodger-what-you-need-to-think-about-first/</a></p>
	<p>Are you eligible for help with savings if you're on a low income?</p>	<p><a href="https://www.gov.uk/get-help-savings-low-income">https://www.gov.uk/get-help-savings-low-income</a></p>
<p>★</p>	<p><b>Is everyone in the house paying their way?</b></p> <p>Unless they are in education, <u>all adults in the house including young people aged 18,</u> should be contributing to the bills. This should come from their wages <b>or</b> benefits - there should be <u>no</u> exceptions even for those just starting in work. They should make a claim for Universal Credit until they find work and contribute a large proportion of it towards bills.</p> <p>We are happy to provide guidance of an appropriate contribution - please just let us know.</p>	<p>Use a budgeting tool to show them how much the household bills are and why their contribution is essential.</p> <p><a href="https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/">https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/</a></p>

### Cutting down on your bills and spending

✓	Ways you can reduce your spending	The website address
	Housing and council tax	

	<p>Can you reduce your rent costs? This includes help from your local authority's Discretionary Housing Payment scheme.</p>	<p><a href="https://www.uttlesford.gov.uk/discretionary-housing-payments">https://www.uttlesford.gov.uk/discretionary-housing-payments</a></p>
	<p>Are you claiming all the appropriate discounts on your council tax bill that could reduce the bill e.g. single person discount?</p> <p>Have you made a claim for Local Council Tax Support - a means-tested reduction applied to your bill (after any discount) due to being on low income/benefits?</p>	<p><a href="https://www.uttlesford.gov.uk/article/5120/Apply-for-a-Council-Tax-Discount">https://www.uttlesford.gov.uk/article/5120/Apply-for-a-Council-Tax-Discount</a></p> <p><a href="https://www.uttlesford.gov.uk/article/5073/Council-Tax-and-benefit-forms">https://www.uttlesford.gov.uk/article/5073/Council-Tax-and-benefit-forms</a></p>

	<p>You can ask UDC to spread the cost of your council tax over 12 months instead of 10</p>	
	<p>Gas Electricity and water</p>	
	<p>Are you paying the best rate?</p> <p>Could you claim any grants or discounts?</p> <p>Can you use less energy or make your home more energy efficient?</p>	<p><a href="https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/save-money-on-your-gas-and-electricity/">https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/save-money-on-your-gas-and-electricity/</a></p> <p><a href="https://www.moneysavingexpert.com/energy/">https://www.moneysavingexpert.com/energy/</a></p> <p><a href="https://energysavingtrust.org.uk/energy-at-home/">https://energysavingtrust.org.uk/energy-at-home/</a></p>
	<p>Are you entitled to receive extra support from your energy supplier?</p> <p><b>Contact us</b> to speak to our Warm Homes Team if you have issues or need help making</p>	<p><a href="https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/">https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/</a></p> <p><a href="https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-">https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-</a></p>

	applications.	<a href="#">your-energy-bills/#Grants To Help Pay Energy Debts</a>
	<p>Check to see if you can save money by changing to a water meter.</p> <p>Also check for other ways of reducing your water costs including applying for low rate tariffs.</p>	<p><a href="https://www.ccwater.org.uk/watermetercalculator/">https://www.ccwater.org.uk/watermetercalculator/</a></p> <p><a href="https://www.ccwater.org.uk/households/help-with-my-bills/">https://www.ccwater.org.uk/households/help-with-my-bills/</a></p>
	<b>Insurance</b>	
	Shop around for the best insurance deals for all of your insurance; including your house (building and contents), life, car, travel and health	<a href="https://www.moneysavingexpert.com/insurance/">https://www.moneysavingexpert.com/insurance/</a>
	Review your policies to see if you still need them or check whether they provide more cover than you need	
	<b>Landline, TV, internet and mobiles</b>	
	<p>Consider whether you could switch to a cheaper package or deal for your TV, phone, broadband and mobile?</p> <p>We have FREE sim cards with 20GB of DATA every month for 6 months and unlimited UK calls and texts - please call us and request one.</p>	<a href="https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs">https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs</a>

	<b>Travel</b>
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	Check whether you can get help with travel costs for NHS treatment	<a href="https://www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs/">https://www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs/</a>
	<p>If you travel by train, can you get a railcard or a refund for a canceled or late train?</p> <p>Can you split your train ticket to save money?</p>	<p><a href="https://www.railcard.co.uk/">https://www.railcard.co.uk/</a></p> <p><a href="https://www.citizensadvice.org.uk/advisernet/consumer/holidays-and-transport/getting-a-refund-for-a-cancelled-or-delayed-train/">https://www.citizensadvice.org.uk/advisernet/consumer/holidays-and-transport/getting-a-refund-for-a-cancelled-or-delayed-train/</a></p> <p><a href="https://www.moneysavingexpert.com/travel/cheap-train-tickets/">https://www.moneysavingexpert.com/travel/cheap-train-tickets/</a></p>
	There may be ways you can reduce the cost of travel if <a href="#">you're disabled</a>	<a href="https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/help-for-disabled-travellers1/">https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/help-for-disabled-travellers1/</a>
	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	<a href="https://www.moneysavingexpert.com/travel/">https://www.moneysavingexpert.com/travel/</a>
	<b>Health</b>	
	See whether you can get help with health costs; like prescription costs, dental treatments and sight tests	<a href="https://services.nhsbsa.nhs.uk/check-for-help-paying-nhs-costs/start">https://services.nhsbsa.nhs.uk/check-for-help-paying-nhs-costs/start</a>
	Check if you can get free vouchers every week to spend on milk, formula, fresh or frozen fruit and vegetables	<a href="https://www.healthystart.nhs.uk/how-to-apply/">https://www.healthystart.nhs.uk/how-to-apply/</a>

### Shopping and cheaper ways of living

	There's is a lot of information out there about shopping smarter, cutting costs and using life hacks to save money	<a href="https://www.moneysavingexpert.com/shopping/">https://www.moneysavingexpert.com/shopping/</a>
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If you need any help, please call us 01799 618840, email us on [help@uttlesfordca.org.uk](mailto:help@uttlesfordca.org.uk), use our easy video links from Touchpoint in Stansted (by the library), Great Dunmow Library or Takeley Old School Building (Thu/Fri), or request a call back via [uttlesfordfrontline.org.uk](http://uttlesfordfrontline.org.uk).