

Stage 1:

Getting more money and managing bills

01

There may be ways you can get more money, reduce your bills or spread paying your bills. The following are some suggestions:

Increasing income

Am I getting all the welfare benefits and tax credits I am entitled to?

Check whether you are entitled to, and getting the right amount of Income Support, Pension Credit, Jobseeker's Allowance, Employment and Support Allowance (ESA), Working Tax Credit, Child Tax Credit, Housing Benefit and/or Council Tax Benefit. Depending on the benefit you want to know about:

- go to www.jobcentreplus.gov.uk or visit your local Jobcentre Plus office
- go to www.thepensionservice.gov.uk or call Pension Credit on 0800 99 1234
- go to www.hmrc.gov.uk or call the Tax Credit Helpline on 0845 300 3900
- For Housing Benefit and Council Tax Benefit, ask at your Local Service Centre, phone Newham Contact Centre on 020 8430 2000 or go to www.newham.gov.uk

My son/daughter is staying on at school, can he/she get an allowance?

The Department for Children, Schools and Families (DCSF) pay Education Maintenance Allowances (EMAs) to some school and college pupils who are over 16, but who are still at school and whose parents/guardians have a low income. An allowance doesn't affect any welfare benefit or tax credit the parents/guardians are receiving.

To find out more, go to www.direct.gov.uk or call the Learner Support helpline on 0800 121 8989.

Can I rent out a room in my home?

First check with your landlord or mortgage lender that it's all right. Under the Rent a Room Scheme, if the rent you get from letting a room is below a set limit, you won't have to pay tax on it and it won't affect any tax credit you get.

To find out more go to www.direct.gov.uk or contact your local tax office.

If you get a welfare benefit that is based on your income, you can be better off if you take in a boarder (giving them at least one meal), rather than a lodger. To find out more, contact the office that deals with your benefit.

Could another adult living with me pay towards expenses?

If a non-dependant (that is, an adult son or daughter, relative or friend) lives with you, they should pay you for their share of household expenses, even if their only income is welfare benefits. If you are getting Housing Benefit or help with your mortgage, check the amount of deductions being made because a non-dependant lives with you.

Can I get maintenance from the parent of a child who lives with me?

If you are looking after a child (who may or may not be your own) and at least one of the parents doesn't live with you, you may be able to get maintenance payments from the parent.

To find out more, phone the Child Support Agency Enquiry Line on 0845 713 3133.

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Can I do anything about money being taken from my benefit?

If money is being taken from your benefit to repay a Social Fund loan or a benefit overpayment, you may be able to get the weekly amount reduced. If money is being taken from your benefit for rent, fuel or Council Tax arrears, this is probably best left as it is.

Get advice.

Reducing bills

Could I reduce my Council Tax bill?

Council Tax bills can be reduced if:

- you are the only person in your household aged at least 18. You can claim a discount of 25 per cent off your bill
- the only people in your household aged at least 18 are yourself and one or more non-dependants on a low income. You may be entitled to a second adult rebate instead of normal Council Tax Benefit
- you are on a low income, whether from earnings or benefits. You may be entitled to Council Tax Benefit
- your home has a facility that is important to a disabled person (yourself or someone living with you). You may be able to get a disability reduction.

To find out more, ask at your Local Service Centre or phone Newham Contact Centre on 020 8430 2000.

Could I reduce my water bills?

You may be able to get your water charges reduced if your water is metered, you get an income-based benefit or tax credit and either:

- you have at least three children under 19 living with you
- or someone needs extra water for a medical condition.

See your water bill for more information.

Are my debts covered by insurance?

Payment protection insurance, which you may have taken out with your loan, may cover your repayments for a time if you lose your job or are sick. Claim within the time limit.

Spreading bills

Do I have to pay my yearly Council Tax bill over 10 months?

If you pay by direct debit or standing order you can spread the yearly bill over 12 months, paying less per month.

Ask at your Local Service Centre or phone Newham Contact Centre on 020 8430 2000.

What about gas and electricity bills, and water charges?

It's usually possible to arrange to pay monthly by direct debit, cash or cheque. Contact your supplier for details.

Can I spread the cost of a TV licence?

You can pay monthly by direct debit or you can get a TV Licensing payment card to pay weekly or monthly by phone or at a Paypoint outlet.

To find out more go to www.tvlicensing.co.uk or call 0845 601 5526.