



# Colne Valley

Primary Care Network

## MONEY WISE

## General information on Boosting your income

Check your benefits. If you are not too sure if you are entitled to any benefits use a benefit calculator. You can find several online but, the Government website recommends these:

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

<https://benefits-calculator.turn2us.org.uk/>

<https://www.betteroffcalculator.co.uk/login>

Also if you are state pension age, check to see if you are entitled to Pension Credit. (nearly 2 out of 5 people do not claim this when they could)

Benefits available to claim:

**PIP** – Personal Independence Payment (for those who have a disability)

**AA** – Attendance Allowance – PIP for the over 65's.

**UC** – Universal Credit – for working age.

Universal Credit is replacing the following benefits and tax credits:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit

**CA** - Carers Allowance – if you care for someone over 35hrs per week

**SP** - State Pension

**MA** - Maternity Allowance

**CB** - Child Benefit

These are the main benefits available, there are other more specific benefits, please look at: <https://www.citizensadvice.org.uk/benefits/> for a full list.

## National insurance.

Check to see if you have any gaps in your national insurance record.

[www.gov.uk/check-national-insurance-record](https://www.gov.uk/check-national-insurance-record) (you will need to make a government gateway ID to access this) or **0300 200 3500**

## Pension Age

If you are approaching pensionable age, you can get a free state pension forecast from the Future Pension Centre. **0800 731 0175** or

[www.gov.uk/check-state-pension](https://www.gov.uk/check-state-pension)

## Check your utilities and Insurances.

It is easy to sign up for a deal and then forget about it. You could save money by shopping around for a new deal. Look at your insurance policies, utility companies, telephone and broadband providers, even your TV channel providers.

You can use online comparison sites or you can call around (some deals are not available by comparison sites and some are exclusive to comparison sites)

The leading sites for utilities are:

[www.uswitch.com/gas-electricity/](https://www.uswitch.com/gas-electricity/)

[www.comparethemarket.com/energy/](https://www.comparethemarket.com/energy/)

[www.gocompare.com/gas-and-electricity/](https://www.gocompare.com/gas-and-electricity/)

TV & Broadband Providers:

[www.comparethemarket.com/digital-tv](https://www.comparethemarket.com/digital-tv)

[www.uswitch.com/broadband/compare/broadband and digital tv](https://www.uswitch.com/broadband/compare/broadband%20and%20digital%20tv)

[www.gocompare.com/broadband/digital-television/](https://www.gocompare.com/broadband/digital-television/)

[www.moneysupermarket.com/broadband](https://www.moneysupermarket.com/broadband)

## Bank Accounts

Consider changing your bank account. Are you still happy with what they offer? What are their benefits? What are their charges? Are they local to you, or online only? Overdraft fees?

Switching your bank account is easier than ever. Your new bank will do all the hard work for you. They will transfer your Direct Debits, Standing orders etc.

The Money Advice Service has some excellent information on switching your bank services.

[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk) or **0800 138 7777**

## Trace Lost Money

It's easy to lose track of pensions, old bank accounts no longer in use, insurance policies etc. The following organisations can help you find any possible missing lost money or policies.

**Pensions:** Contact **HMRC 0300 200 3500**. If you can't remember the name of your personal or workplace pension scheme.

Once you have the names, use the Pension Tracing Service **0800 731 0183** or [www.gov.uk/find-pension-contact-details](http://www.gov.uk/find-pension-contact-details) to recover your pensions.

**Bank or Building Society Accounts:** use My Lost Account

[www.mylostaccount.org.uk](http://www.mylostaccount.org.uk) to find any forgotten accounts. Or call UK Bank Finance on 020 3934 0329

**Insurance Policies:** The Association of British Insurers has useful information on it's website about how to trace a policy. [www.abi.org.uk](http://www.abi.org.uk) or **020 7600 333**

## Check your Direct Debits and Standing Orders.

Look at your bank statement, are there any payments you do not need to make, such as the gym membership you no longer use? Subscriptions? Simply cancel everything you do not need. It's also worth checking with the company to see if you are entitled to a refund if you think you have overpaid.

## TV Licence

You can get a free TV licence if you, or someone in your household is 75 or over and receiving Pension Credit.

If you are Blind (severely sight impaired) you can claim a 50% discount regardless of your age

TV Licensing **03200 780 6117** or [www.tvlicensing.co.uk](http://www.tvlicensing.co.uk)

## Discount schemes

There are many discount schemes available for a variety of people. If you are in the emergency services, armed forces, carers, local councils, health providers you will usually be notified of the benefit schemes available to you via your employer.

**Cinema** discounts are available to those who are on disability benefits, or registered as severely sight impaired or partially sighted. You can apply for a CEA card a payment of £6 is required. The Card enables a disabled cinema guest to receive a complimentary ticket for someone to go with them when they visit a participating cinema.

[www.ceacard.co.uk](http://www.ceacard.co.uk)

## Take control of your debts

There is no shame in admitting you are struggling with your payments, most people have been in this position or are currently in this position. There is help available. Don't be tempted to use further credit such as cards or payday loans to fix the problem. Instead call or contact:

**National Debtline** 0808 808 4000 [www.nationaldebtline.org](http://www.nationaldebtline.org)

**Stepchange** 0800 138 111 [www.stepchange.org](http://www.stepchange.org)

Both offer Free, Independent advice.

## Help heating your home and reducing fuel bills

Firstly, ensure you have maximised your income via the steps outlined above by benefits available and debt management.

Secondly, some benefits give you access to further support.

### Winter Fuel Payments

If you were born on or before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills. This is known as a 'Winter Fuel Payment'. To find out when you qualify visit [www.uk/state-pension-age](http://www.uk/state-pension-age) Payments are usually automatic. If you are unsure if you qualify for the winter fuel payments contact the Winter Fuel Payments centre **0800 731 0160** or [www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)

### Cold weather payment

You may get a Cold Weather Payment if you're getting certain benefits or Support for Mortgage Interest. You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees Celsius or below over 7 consecutive days.

You'll get £25 for each 7-day period of very cold weather between 1 November and 31 March. This is different to the winter fuel payment. This is an automatic payment.

### Eligibility

You may get Cold Weather Payments if you're getting:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

## Warm Home Discount Scheme

You may qualify for £140 discount on your electricity or gas bill if you receive Guarantee Pension Credit or if you are on a low income. You will need to contact your supplier or the Warm Home Discount Scheme **0800 731 0214**

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

## Make energy efficiency changes

You may be able to get help insulating your home through the Energy Company Obligation (ECO) scheme. If you receive certain benefits, are in fuel poverty or live on a low income and are vulnerable to the effects of a cold home, you may also get help to repair or replace your window glazing or heating system. Contact your energy provider or **Simple Energy Advice 0800**

**444 202** [www.simpleenergyadvice.org.uk](http://www.simpleenergyadvice.org.uk)

## Apply for a Grant

If you are having trouble paying your energy bills, some energy companies have grants or trusts that can help. Contact your supplier first, where they can talk through your options to help with your fuel costs. Each supplier is different. You can also look at [www.simpleenergyadvice.go.uk/grants](http://www.simpleenergyadvice.go.uk/grants) to see if you qualify for a national scheme.

## Smart meters

You could consider getting a smart meter from your supplier. This helps to keep track of how much gas or electricity you are using and allows for accurate billing on actual usage. Contact your supplier for details.

## Water bills

Switching to a water meter may help you save money. It is free to have a meter installed and you can switch back within 12 months if you change your mind. This may not be possible if universal metering is in your area.

If you are on a low income, you may be eligible for a lower tariff, called a social tariff, or if you use a lot of water due to a medical condition, you could be eligible for the **Water Sure Scheme**.

Contact your supplier for more information.

**Anglian Water** [www.anglianwater.co.uk](http://www.anglianwater.co.uk) **03457 919 155**

## Help with health or care costs

Health conditions and disabilities can cause extra expense. There is help available towards these costs.

### Help with NHS health costs

Certain ages will allow you access to free health costs. Those in fulltime education, under 16 and over 60 allow you access to Free prescriptions and eye tests.

#### NHS Low Income Scheme (LIS)

If you have a low income, you may be able to get help with NHS costs through the NHS Low Income Scheme (LIS).

The scheme covers:

prescription costs

dental costs

eyecare costs

healthcare travel costs

wigs and fabric supports

You can apply for the scheme as long as your savings, investments or property (not including where you live) do not exceed the capital limit.

In England, the limit is:

£23,250 for people who live permanently in a care home

£16,000 for everyone else

Any help you're entitled to is also available to your partner and any dependant young people.

Depending on your circumstances, you can receive full help (HC2 certificate) or partial help (HC3 certificate).

You qualify for full help if your income is less than or equal to your requirements, or is greater than your requirements by no more than half the current English prescription charge.

If your income exceeds this limit, you may be entitled to partial help. Your certificate will show how much you have to pay towards your health costs.

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

### **NHS Dental costs**

There are 3 standard charges for NHS dental treatment. You will pay only one charge even if you need to go to the dentist more than once to complete a course of treatment, but your dentist may collect this charge in instalments. Some patients may be entitled to help towards their dental costs.

#### **Band 1**

The current charge is £23.80 in England and £14.70 in Wales.

Treatment covers:

an examination, diagnosis and care to prevent problems  
if necessary, X-rays, scale and polish and planning for more treatment

#### **Band 2**

The current charge is £65.20 in England and £47.00 in Wales.

Treatment covers:

all necessary treatment covered by band 1  
treatment such as fillings, root-canal treatments or extractions (having teeth taken out)

#### **Band 3**

The current charge is £282.80 in England and £203.00 in Wales.

Treatment covers:

all necessary treatment covered by band 1 and 2  
more complicated procedures such as crowns, dentures or bridges

### **Refunds**

If you pay NHS dental treatment charges then find out that you're entitled to free or reduced cost treatment, you can claim a refund. You must make your refund claim within three months of paying charges.

[www.nhsbsa.nhs.uk/help-nhs-dental-costs](http://www.nhsbsa.nhs.uk/help-nhs-dental-costs)

## Help with NHS prescription costs

In England, most working-age adults have to pay prescription charges. Certain groups are entitled to free NHS prescriptions and some prescribed items are always free, including contraceptives and medication for hospital inpatients.

The NHS prescription charge is currently £9.35 for each prescribed item, which means that there is a charge for each different drug or medical appliance on your prescription. Support stockings are charged per stocking.

If you regularly pay prescription charges, a prescription prepayment certificate (PPC) could save you money.

[www.nhsbsa.nhs.uk/help-nhs-prescription-costs](http://www.nhsbsa.nhs.uk/help-nhs-prescription-costs)

## Healthcare Travel Costs Scheme (HTCS)

If you're referred to hospital or other NHS premises for specialist NHS treatment or diagnostic tests by a 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).

To qualify for help with travel costs under the HTCS, you must meet 3 conditions:

- At the time of your appointment, you or your partner (including civil partners) must receive one of the qualifying benefits or allowances listed on this page, or meet the eligibility criteria for the NHS Low Income Scheme.
- You must have a referral from a healthcare professional to a specialist or a hospital for further NHS treatment or tests (often referred to as secondary care).
- Your appointment must be on a separate visit to when the referral was made. This applies whether your treatment is provided at a different location (hospital or clinic) or on the same premises as where the GP or another health professional issued the referral.

### Children and other dependants

You can claim travel costs for your children if you're eligible for any of the benefits described under condition 1 and your child has been referred for treatment as outlined in condition 2 and condition 3.

If your child is aged 16 or over, they may make their own claim under the Low-Income Scheme.

### **Carers and escorts**

You can claim travel costs for an escort if your health professional says it's medically necessary for someone to travel with you.

Some integrated care boards (ICBs) may accept claims for help with travel costs if you're the parent or guardian of a child under the age of 16 who you have to bring to your appointment with you.

These payments are made on the basis of the patient's eligibility for the scheme, irrespective of the escort's eligibility.

### **Who cannot claim help with travel costs?**

You cannot claim help with travel costs if you're visiting someone in hospital.

You also cannot claim if you're visiting a GP, dentist or another primary care service provider for routine check-ups or other services, such as vaccinations or cervical cancer screening, as these are excluded from the scheme.

Urgent primary care services during out-of-hours periods (between 6.30pm and 8pm on weekdays, weekends or bank holidays) are also excluded.

### **What are the qualifying benefits and allowances?**

You can claim help with travel costs if you or your partner (including civil partner) receive any of the following benefits:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Working Tax Credit (WTC) with Child Tax Credit (CTC)
- WTC with a disability element or a severe disability element
- CTC but you're not eligible for WTC
- Pension Credit Guarantee Credit
- you receive Universal Credit and meet the criteria

You can also claim for help with travel costs if:

- you're named on, or entitled to, an NHS tax credit exemption certificate (if you do not have a certificate, you can show your award notice) – you qualify if you get child tax credits, working tax credits with a disability element (or both), and have income for tax credit purposes of £15,276 or less
- you have a low income and are named on certificate HC2 (full help) or HC3 (limited help) – to apply for this certificate, you should complete the HC1 form: claim for help with health costs, which is available from your local hospital, Jobcentre Plus offices or the NHS print contract order line on 0300 123 0849
- Patients who are not in receipt of a qualifying benefit, but are on a low income, and whose savings are £16,000 or less (or £23,250 or less if in a care home, or £24,000 or less if residents in Wales) may be eligible for assistance with their NHS travel expenses.

Find out more about the NHS Low Income Scheme. See above.

### **What form of transport can I use?**

The NHS organisation handling your claim will normally base any refund on the basis of what would have been the cheapest suitable mode of transport for your circumstances.

This can include your age, medical condition or any other relevant factors, such as the availability of public transport.

This means you should use the cheapest, most appropriate means of transport, which in most cases will be public transport.

If you travelled by car and your claim was approved, you'll be reimbursed for the cost of fuel at the mileage rate used by your local integrated care board (ICB).

You'll also be able to claim for unavoidable car parking and toll charges.

If you need to use a taxi, you should agree this in advance with the hospital or ICB before you travel.

Patients in London may be able to claim congestion charges. Get more information on the Congestion Charge NHS Reimbursement Scheme operated by Transport for London.

### **Help with travel costs before your appointment**

You're expected to pay for your travel and claim back the costs within 3 months.

In some cases, you may be able to get an advanced payment to help you attend your appointment.

The NHS service providing your treatment should be able to tell you how to apply. Alternatively, contact your local ICB for advice.

### **How do I claim a refund?**

To claim your travel costs, take your travel receipts, appointment letter or card, plus proof that you're receiving one of the qualifying benefits, to a nominated cashiers' office.

Nominated cashiers' offices are located in the hospital or clinic that treated you. They'll assess your claim and make the payment directly to you.

In some hospitals, the name of the office you need to go to may be different (for example, the General Office or the Patient Affairs Office).

If you're not sure, ask reception or Patient Advice and Liaison Services (PALS) staff where you should go.

Some hospitals and clinics do not have cashier facilities. In this case, you can complete an HC5(T) claim travel charges and post it to the address stated on the form.

You can make a postal claim up to 3 months after your appointment took place.

## **Important numbers**

Call **0300 330 1348** for the dental services helpline

Call **0300 330 1343** for the Low Income Scheme helpline

Call **0300 330 1341** for queries about medical exemption certificates

Call **0300 330 1341** for queries about prescription prepayment certificates (PPCs)

Call **0300 330 1349** for the prescription services helpline

Call **0300 330 1347** for queries about tax credit certificates

Call **0300 123 0849** to order a paper copy of the HC12, HC5 and HC1 (SC) forms

Call **0300 330 1343** for all other queries

## **Wigs and fabric supports on the NHS**

Wigs are available on the NHS, but you will be charged for them unless you qualify for help with charges.

- NHS wigs and fabric supports costs
- surgical brassiere – £30.70
- abdominal or spinal support – £46.30
- stock modacrylic wig – £75.70
- partial human hair wig – £200.50
- full bespoke human hair wig – £293.20

### **Who's entitled to free wigs and fabric supports?**

You can get free wigs and fabric supports if you are:

- under 16
- 16-18 and in full-time education
- a hospital inpatient
- a war pensioner and the wig or fabric support is for your accepted disablement and you have a valid war pension exemption certificate

You can also get free wigs and fabric support if you or your partner – including civil partner – receive, or you're under the age of 20 and the dependant of someone receiving:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit Guarantee Credit
- Universal Credit and meet the criteria – you can use this NHS website to check your eligibility

You can also get free wigs and fabric support if you're entitled to or named on:

- a valid NHS tax credit exemption certificate – if you do not have a certificate, you can show your award notice; you qualify if you get Child Tax Credits, Working Tax Credits with a disability element (or both), and have income for tax credit purposes of £15,276 or less
- a valid NHS certificate for full help with health costs (HC2) – people named on an NHS certificate for partial help with health costs (HC3) may also get help

### **How do I get help with NHS wigs and fabric support charges?**

Tell the person who fits your wig or fabric support you're entitled to it free, and show proof of your entitlement or a war pension exemption certificate.

You might also be entitled to help with charges if you have a valid HC3 certificate. You're only asked to pay the amount stated on the certificate or the actual cost, whichever is the least.

### **How can I claim a refund?**

Ask the hospital for a receipt that shows that you've paid an NHS charge, and complete an HC5 (W) form – claim wigs and fabric supports.

## **Help with health costs for people getting Universal Credit**

If you receive Universal Credit, you may also qualify for help with health costs.

Eligibility criteria:

- You qualify if, on the date you claim help with health costs:
- you receive Universal Credit and either had no earnings or had net earnings of £435 or less in your last Universal Credit assessment period
- you receive Universal Credit, which includes an element for a child, or you (or your partner) had limited capability for work (LCW) or limited capability for work and work-related activity (LCWRA), and you either had no earnings or net earnings of £935 or less in your last Universal Credit assessment period

Note: If you're part of a couple, the net earning threshold applies to your combined net earnings.

You should present a copy of your Universal Credit award notice to prove your entitlement. You'll need to have met the eligibility criteria in the last completed Universal Credit assessment period before your health costs arose. The NHS Business Services Authority provides an online eligibility checker.

Visit the **GOV.UK** website for more information about the Universal Credit assessment period.

Not all help with health costs claim forms have a tick box for Universal Credit. If that's the case, you should tick the box for income-based Jobseeker's Allowance instead.

## Help with housing costs

If you have difficulty paying your rent, mortgage or Council tax bill, there are benefits available that you may be able to claim.

### Housing Benefit

Housing benefit can cover some or all of your rent if you are a tenant on a low income. It can also cover some service charges.

[www.gov.uk/housing-benefit](http://www.gov.uk/housing-benefit) Universal credit and Pension Credits helplines will be able to help you with this process.

### Discretionary Housing Payments

If you get housing benefit but are still finding it hard to pay your rent, deposit or removal costs, you can apply for a Discretionary Housing Payment. You will need to contact your local council to apply.

**Braintree District Council 01376 552525**

**Colchester Borough Council 01206 282222**

**Uttlesford District Council 01799 510510**

## Council Tax Discounts

You may be able to claim a discount if you:

- Live alone, you are entitled to a 25% discount on your council Tax bill. This will also apply for other people that live with you such as students, carers and people with severe mental impairment
- If your home is empty because you have moved into a care home or gone into hospital for long term care
- If your home has been adapted or is larger than it would be otherwise be because someone with a disability lives there.
- If you live with someone who is on a low income and isn't your partner, you may still qualify for a discount.

Apply directly to your council – telephone numbers above.

## Council tax Support

If you need help to pay your Council Tax bill, you may be entitled to support. Contact your local council to see if you are eligible for support.

## Help with transport costs

Travel can be expensive, whether you are travelling by bus, taxi, train or car, there are ways to cut the cost.

## Free Bus Travel

If you are pensionable age you are entitled to Free bus travel off peak times. You may also be able to travel free on buses if you have a disability.

You will need to apply via Essex County Council

[www.essexhighways.org/getting-around/bus/fares-and-bus-passes/concessionary-fares](http://www.essexhighways.org/getting-around/bus/fares-and-bus-passes/concessionary-fares) or phone **0345 200 0388**, you can also request

support with completing the form should you require any additional assistance.

## Discounted Train Fares

To get a reduced rate on your train fare, it is advisable to book in advance online. [www.thetrainline.com](http://www.thetrainline.com) and [www.greateranglia.co.uk](http://www.greateranglia.co.uk) will show you all the available low fare tariffs for the journey you have planned.

A **Senior railcard** gives you a third off most train fares if you are 60 years and over. The card costs £30 per year or £70 for 3 years if you buy online [www.senior-railcard.co.uk](http://www.senior-railcard.co.uk) or phone **0345 3000 250**

A **Disabled Rail Card** costs £20 per year or £54 for 3 years and will give you a third off of your travel for you and your companion. [www.disabledpersons-railcard.co.uk](http://www.disabledpersons-railcard.co.uk) or phone **0345 605 0525** or

**Minicom/Textphone: 0345 601 0132**

## Discounted Coach Fares

National Express the main coach company that travels the length and breadth of the UK has three different Coachcards available, each offering savings of 1/3 on all of our Standard and Fully Flexible coach fares all year round.

- **Senior Coachcard** - For those 60 years or over. If you're 60 or over and love visiting family and friends or taking day trips and short breaks, our Senior Coachcard offers a great way to save 1/3 on Standard and Fully
- **Young Persons Coachcard** - For those who are between 16 and 26 years old. Simple savings for young people. If you're aged 16 - 26 or are a full-time student our Young Persons Coachcard gives you 1/3 off all our Standard and Fully Flexible fares, £15 day return anywhere in the UK (Tues, Weds and Thurs) and 15% off travel to events and festivals, all for just £12.50 a year or £30 for three years.
- **Disabled Coachcard** - For anyone who has a disability. Discounts for disabled customers. If you're disabled the Disabled Coachcard offers a great way to save 1/3 on Standard and Fully Flexible fares to hundreds of UK towns, cities and airports.

## Hire, adapt or buy a vehicle using your disability benefits

If you receive the mobility component of certain benefits you will have been advised in your benefit award letter of the **Motability Scheme**. This scheme allows you the opportunity to buy or adapt an electric wheelchair, mobility scooter or hire a car.

You can exchange your allowance for suitable equipment. Contact Motability for further information on [www.motability.co.uk](http://www.motability.co.uk) or phone **0300 456 4566**

## Blue Badge Scheme

A Blue Badge is there to help people to park close to where they need to go. You can qualify if you get:

- Certain disability benefits
- Have a disability or health condition that affects your walking
- Have a hidden disability such as Autism, Dementia or Parkinson's.
- Are registered blind.

To apply visit [www.essex.gov.uk/topic/blue-badge](http://www.essex.gov.uk/topic/blue-badge) all applications are made online either by yourself or a family member. Support can also be obtained by asking for your Social Prescribing Link Worker, if you have difficulty accessing the internet or are sight impaired.

## Help with Emergency expenses

An unexpected cost such as a funeral, urgent home repairs, appliances not working can cause considerable stress. You may be eligible for support via your local council, social fund or from a charity.

### Grants from the council

Essex County Council have the **Household Support Fund** via the **Essex Essential Living Fund**. Anyone can apply for this funding. You will need to answer questions about your income, earnings and savings. You also need to give proof of your financial situation.

The Essential Living Fund can help pay for:

- furniture
- household furnishings
- white goods
- clothing and footwear, including school uniforms in exceptional circumstances
- general living expenses such as groceries, nappies, toiletries and money for pay-as-you-go fuel meters

To apply online visit **espws.necsws.com**. You can check your eligibility first to allow you to see if you can potentially qualify for help before making an application. If you need help or guidance please contact the Essential Living Fund team on **0300 7900 124**. If you do qualify for support, you will receive vouchers and **not cash** and furniture is via recycled goods.

## Budgeting Loans

Budgeting Loans can help to pay for:

- furniture
- rent
- home maintenance
- clothing
- travel costs
- other living expenses

They are only available to people who have been on certain benefits for at least 6 months.

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 Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit

If you moved from Universal Credit to Pension Credit, any time spent claiming Universal Credit will count towards the 6 months.

A Budgeting Loan is interest free so you only pay back what you borrow.

The repayments will be taken automatically from your benefits. The amount you repay is based on your income - including any benefits you receive - and what you can afford.

After you apply for a Budgeting Loan, you'll get an email, text or letter telling you if you've been offered a loan. This explains how much your weekly repayments will be if you accept the loan.

You normally have to repay the loan within 2 years (104 weeks).

Applications are online via [www.gov.uk/budgeting-help-benefits/how-to-apply](https://www.gov.uk/budgeting-help-benefits/how-to-apply)

## **Get help with funeral costs (Funeral Expenses Payment)**

You could get a Funeral Expenses Payment (also called a Funeral Payment) if you get certain benefits and need help to pay for a funeral you're arranging. Funeral Expenses Payment can help pay for some of the costs of the following:

- burial fees for a particular plot
- cremation fees, including the cost of the doctor's certificate
- travel to arrange or go to the funeral
- the cost of moving the body within the UK, if it's being moved more than 50 miles
- death certificates or other documents

You can also get up to £1,000 for any other funeral expenses, such as funeral director's fees, flowers or the coffin.

The payment will not usually cover all of the costs of the funeral.

How much you get depends on your circumstances. This includes any other money that's available to cover the costs, for example from an insurance policy or the deceased person's estate.

## **Eligibility**

You can get a Funeral Expenses Payment if all of the following apply:

- you get certain benefits or tax credits
- you meet the rules on your relationship with the deceased
- you're arranging a funeral in the UK, the European Economic Area (EEA) or Switzerland

## **Benefits you must get**

You (or your partner) must get one or more of the following:

- Universal Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- the disability or severe disability element of Working Tax Credit
- Child Tax Credit
- You might also be eligible if you're getting a Support for Mortgage Interest loan.

You can still claim Funeral Expenses Payment if you've applied for these benefits and you're waiting to hear about your claim.

## **Rules on your relationship with the deceased**

You might be able to get a Funeral Expenses Payment if you are:

- the partner of the deceased
- the parent of a baby stillborn after 24 weeks of pregnancy
- the parent or person responsible for a deceased child who was under 16 (or under 20 and in approved education or training)

If a close relative of the deceased (such as a sibling or parent) is in work or not getting a qualifying benefit, you might not get a Funeral Expenses Payment.

## **If you're a close relative or friend**

You might be able to get a Funeral Expenses Payment if:

- the deceased did not have a partner when they died
- the partner of the deceased or parent of a deceased child cannot claim (for example, they live abroad or are in prison)

## **How to claim**

Claim by phone by calling the Bereavement Service helpline.

**Bereavement Service helpline: 0800 151 2012**

**Textphone: 0800 731 0464**

**Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 151 2012**

## **Grants from Charities**

There are many different charities who offer grants. You may qualify based on your age, where you live, previous profession, medical condition etc.

Turn2Us is a helpful resource to find if you do qualify for any support, with links to those charities who can help.

[www.turn2us.org.uk](http://www.turn2us.org.uk) or phone **0808 802 2000**