Braintree District Council



BOOST YOUR BUDGET

Your guide to extra support, discounts and grants for people on low incomes or receiving benefits.

COST OF LIVING

Did you know there’s extra help you might be able to get while you’re on means-tested benefits?

You might be entitled to additional help that can make a real difference in your life.

We put together this guide to show you some of the support you could qualify for.

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utilities

- Tariffs
- Support
- Grants

Anglian Water Tariffs

Lite & Extra Lite Tariffs

Based on your individual situation you could get a discount of up to 50% on your water and sewerage charges by switching to one of these tariffs.

Anglian Water's Extra Care Team are there to help you find the right tariff and explore other ways to help you stay on top of your bills.

Phone 0800 169 3630 or visit their website, and by answering a few simple questions, they'll see if you're able to switch tariff or they'll recommend other ways they can help you:

0800 169 3630

www.anglianwater.co.uk/services/extra-support/tariff-options/lite/

Cheaper Broadband Social Tariffs

You could be eligible to switch to discounted broadband tariffs if you receive certain means-tested benefits. Some could be as low as £10 per month. Check Ofcom's list of broadband tariffs for people who claim benefits.

www.ofcom.org.uk/phones-and-broadband/saving-money/social-tariffs

Energy Grants and Assistance Funds

If you're in debt to your energy provider, you might be able to get a grant to help pay it off. The following energy providers offer grants to their customers:

British Gas
Energy Support Fund
0121 321 1324
britishgasenergytrust.org.uk/grants-available/

You do not need to be a British Gas Customer to access this fund. However, you should check with your own provider first to see if they have a grant scheme you can access before applying.

EDF Energy
Customer Support Fund
0800 011 9110
edfenergy.com/help-support/PSR

E.ON
Next Energy Fund
0808 501 5200
eonnextenergyfund.com

Octopus
Octo Assist fund
0808 164 1088
octopus.energy/blog/bill-support

Ovo
Customer Support Package
Pay monthly customers
0330 303 5063

Pay As You Go customers
0330 175 9669
ovoenergy.com/extra-support

Scottish Power
Hardship Fund
0345 270 0700
scottishpower.co.uk/support-centre/help-paying-your-bill/hardship-fund

If your supplier isn't listed, it's a good idea to contact them directly to see what extra support they can give you.

If you can't get a grant from your supplier, you might be able to get a grant from the British Gas Energy Trust. These grants are available to anyone - you do not have to be a British Gas customer.



- Free School Meals
- Free School Holiday Clubs
- Home to School Transport
- Healthy Start Scheme
- Child Care Costs
- Help with Pet Costs
- Funeral Expenses Payment

Free School Meals

Children in Year 3 and above

If your child is in Year 3 or above, and you receive one of the listed qualifying benefits, your child may be eligible for free school meals.

- Universal Credit
- Pension Guarantee Credit
- Employment and Support Allowance, income related
- support under part 6 of the Immigration and Asylum Act, 1999

essex.gov.uk/schools-and-learning/schools/free-school-meals

Free Home to School Transport

Essex County Council offers free or assisted school transport for eligible children, ensuring safe, timely travel when walking isn't practical. Support options include **school bus places, public transport passes,** or a **mileage** allowance if more economical.

Who Qualifies?

Primary School (Reception–Year 3)

- Free if the nearest school is **over 2 miles** from home.

Primary School (Years 4–6)

- Free if you live over **3 miles** from the nearest school.
- **Low-income families** may get free transport from **2 miles**.

Secondary School (Years 7–11)

- Free if the nearest school is **over 3 miles** away.
- **Low-income families** may qualify if attending one of the 3 nearest suitable schools and living between **2–6 miles** away.

Faith Schools

- **Low-income families** may qualify if attending the nearest **faith school** between **2–15 miles** away.

SEND (Special Educational Needs and Disabilities)

- Free if the school is the **nearest suitable one** and over **2–3 miles** (depending on age).
- If the child can't safely walk to school due to their needs.

Post-16 Students

- Transport available at a cost: **£900/year** or **£450/year** for low-income families.
- Must be attending the **nearest school or college** offering most of their course, and live **over 3 miles** away.

How to Apply

- Apply **online** once your child's school place is confirmed. You must apply by **31 July** to ensure transport is ready for the start of term. You will need to **renew each year** if you're a low-income family or applying for post-16.

educationawards@essex.gov.uk

essex.gov.uk/schools-and-learning/schools/school-transport

ActivAte - Free School Holiday Clubs

Essex ActivAte offers engaging holiday programmes run by Active Essex during school breaks. They partner with local providers to deliver free activity clubs for children aged 4-16, focusing on physical health and wellbeing. These programmes are available to those eligible for income-related free school meals and select other groups.

How to book onto a club

Follow their Facebook, Twitter, and Instagram and they'll provide guidance on how to book online.

Easter, Summer, and Winter Holidays

Eligible families receiving pupil premium or free school meals will receive a Holiday Activities voucher code via email from **hello@holidayactivities** to book free spaces for each child. If you have not received a voucher code, contact your school directly.

Limited spaces are available for children who do not get benefits based free school meals, but are from 'low-income' working families, may be vulnerable and/or experiencing inactivity and social isolation without access to this free support. You will not receive a Holiday Activities voucher code for this situation, you will need to submit a completed referral form from a local service that supports your family or children, or in some instances, you may be able to self-refer.

June, October, and February Half Terms

No Holiday Activities voucher codes will be issued at all for June, October and February Half Terms.. Check their website a few weeks before for available clubs. Select your area, find clubs, and book directly through the provided link or by contacting them.

haf@activeessex.org

www.activeessex.org/children-young-people/essex-activate/



Healthy Start Scheme

If you are more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk.

If you are eligible (low-income or on certain benefits), you will be sent a Healthy Start card with money on it that you can use in some UK shops. They will add your benefit onto this card every 4 weeks.

You can use your card to buy:

- Plain liquid cow's milk
- Fresh, frozen, and tinned fruit and vegetables
- Fresh, dried, and tinned pulses
- Infant formula milk based on cow's milk

You can also use your card to collect:

Healthy Start vitamins – these support you during pregnancy and breastfeeding.

Vitamin drops for babies and young children – these are suitable from birth to 4 years old.

0300 330 7010

www.healthystart.nhs.uk



Universal Credit Childcare Costs

If you pay for childcare while you go to work, Universal Credit can pay some of your childcare costs. This includes holiday clubs, after-school clubs and breakfast clubs. If you live with a partner, you both need to be working to be eligible, unless your partner cannot look after your children.

You have to pay for your childcare costs yourself. Then you report them to Universal Credit, and Universal Credit pays some of the money back.

You will only get the money back with Universal Credit after the childcare has been provided.

Universal Credit usually pay back your costs in the same assessment period that you report them.

You should try to arrange monthly payments with your childcare provider and report those costs as soon as they are paid. This should mean your childcare costs are included in your Universal Credit every assessment period.

Payments for childcare costs are included in your total Universal Credit payment.

Your total Universal Credit payment can go up or down, depending on how much you earn from work in each assessment period. So, if you earn more than usual during one assessment period, your total Universal Credit payment might go down.

How much you can get

You can get up to 85% of childcare costs paid back to you. The maximum amount for each assessment period is different depending on whether you have one child only or 2 or more children in your household.

You will need to use a benefits calculator to see what you might get. Below are some great options:

www.entitledto.co.uk

www.turn2us.org.uk

Universal Credit Helpline

0800 328 5644

www.gov.uk/guidance/universal-credit-childcare-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 are arranging.

Funeral Expenses Payment can cover:

- Burial plot fees
- Cremation fees (including the doctor's certificate)
- Travel for funeral arrangements
- Body transport within the UK (over 50 miles)
- Death certificates and related documents

You may also receive money for other expenses like funeral director fees, flowers, or the coffin. This payment typically won't cover all funeral costs and the amount depends on your circumstances and any other available funds, such as insurance or the deceased'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

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

- Universal Credit
- Income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit

Rules on your relationship with the deceased

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

- The deceased's partner
- A parent of a stillborn baby (after 24 weeks)
- A parent or responsible person for a deceased child under 16 (or under 20 and in approved education).

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

Apply within 6 months of the funeral, even if you are waiting on a qualifying benefit decision. Claims can be made before the funeral with an invoice or signed contract from the funeral director, it cannot be an estimate. if you are on Universal Credit, decisions on claims will be made after your next payment.

To apply, call the Bereavement Service helpline:

0800 151 2012

www.gov.uk/funeral-payments



Help with Pet Costs – RSPCA
(Mid & North Essex Branches)

Heavily discounted pet care (consultations, operations, X-Rays, medication).

You may be eligible if you live in the Braintree District and you are in receipt of means-tested benefits which must include either Housing Benefit or Universal Credit Housing Costs. They also cover microchipping, neutering, vaccinations, dental work and basic surgery.

Colchester Clinic

116 Harwich Road,
Colchester, CO4 3BZ

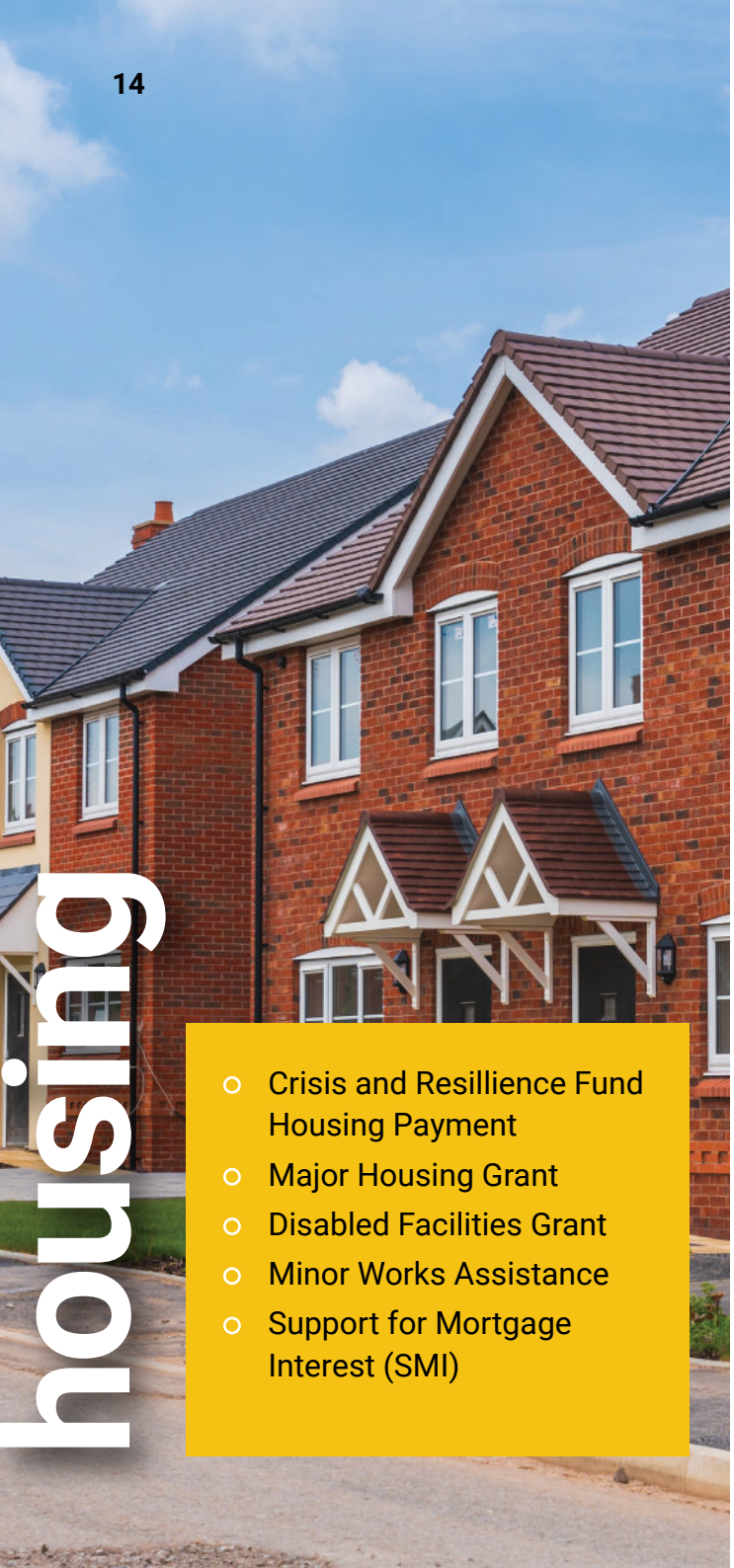
0300 323 0403
- Option 2 then Option 1

Chelmsford Clinic

32-34 Maldon Road,
Great Baddow, CM2 7DL

0300 323 0403
- Option 2 then Option 2





housing

- Crisis and Resillience Fund Housing Payment
- Major Housing Grant
- Disabled Facilities Grant
- Minor Works Assistance
- Support for Mortgage Interest (SMI)

Crisis and Resilience Fund Housing Payment (CRF)

If you need extra financial help with your housing costs you can apply for a Crisis and Resilience Fund Housing Payment.

This is only available to those claiming Housing Benefit or Universal Credit which includes a Housing Cost element.

A Crisis and Resilience Fund Housing Payment is an extra payment we make if we think that you need extra help with your housing costs to:

- Prevent homelessness
- Ease poverty
- Safeguard residents in their home
- Keep families together
- Help claimants through personal crises and difficult events
- Provide tenants with time to reassess their situation and find a long term solution
- Help with the gap between your rent and the amount you get from Housing Benefit or Universal Credit
- Help with housing-related costs, including securing alternative accommodation or downsizing

A Crisis and Resilience Fund Housing Payment is for short term use only as the funds are limited.

To request an application form for a Crisis and Resilience Fund Housing Payment you can email benefits@braintree.gov.uk or write to us.

When you apply for a Crisis and Resilience Fund Housing Payment you must include:

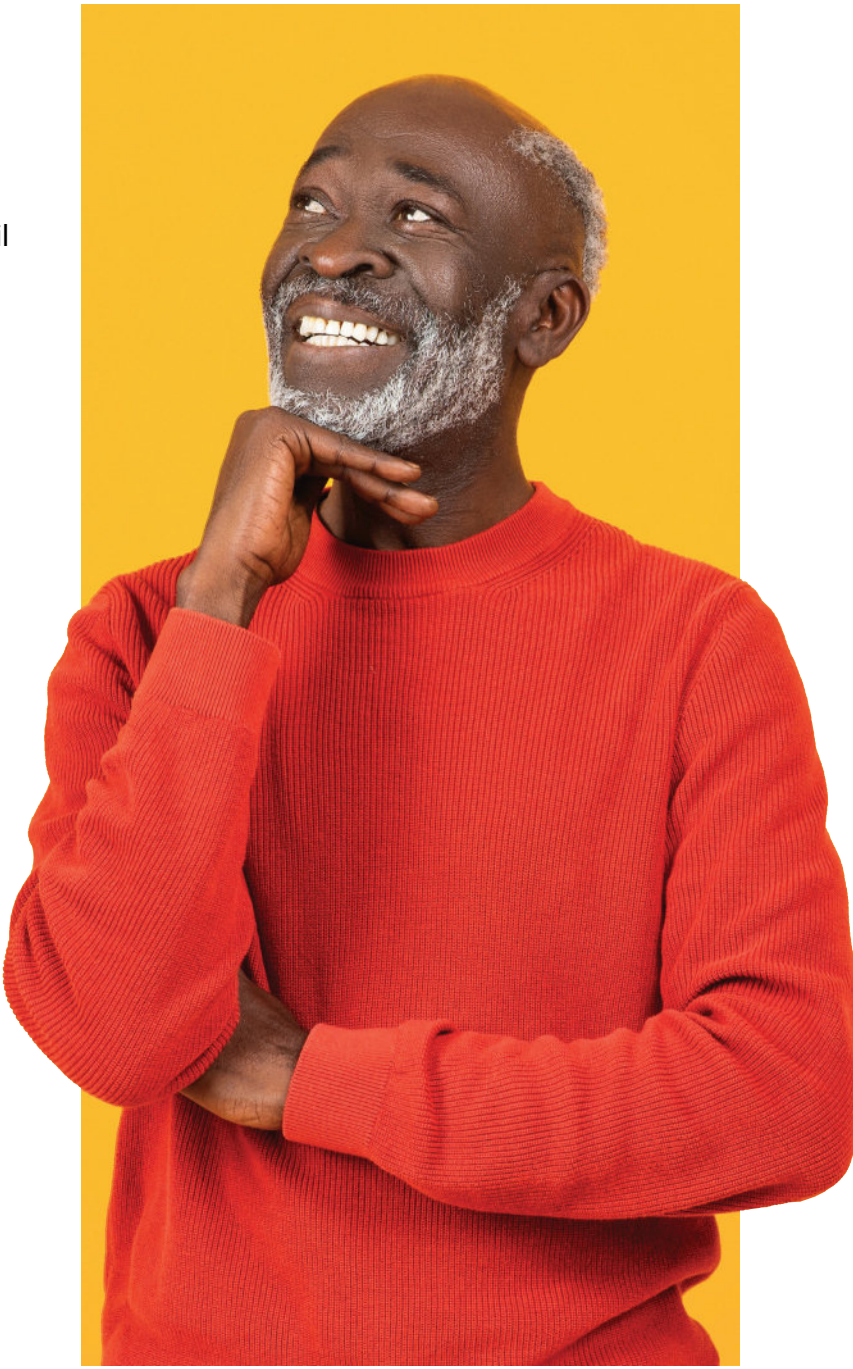
- Name, address and contact details
- Your email address
- Why you need extra financial help
- Confirmation that you receive Housing Benefit or Universal Credit that includes a housing element

Alternatively, please contact the Council's Benefits Team:

Benefits Department
Causeway House,
Bocking End,
Braintree,
Essex CM7 9HB

01376 557852

www.braintree.gov.uk/benefits/apply-discretionary-housing-payment



Disabled Facilities Grant (DFG)

You can apply for a Disabled Facilities Grant of up to £30,000 if:

- You or a member of your family has a disability
- You need to adapt your home to make it suitable for a person with disabilities

You might need this grant to:

- Widen doors and install ramps or grab rails
- Improve access to rooms and facilities, for example a stairlift, or level access shower
- Improve access to your garden
- Build an extension, for example a downstairs bedroom
- Provide a heating system suitable for your needs
- Adapt heating or lighting controls to make them easier to use

To apply for a DFG, you need to contact the Occupational Therapy Team from Essex County Council's Adult Social Care:

0345 603 7630

A DFG is a means-tested grant. Your eligibility depends on your savings and any benefits you receive. DFGs for disabled children are not means tested.

If you are receiving some means-tested benefits and you are eligible, you will automatically get a full grant and you will not have to contribute towards the cost of work. You qualify for this if you are receiving:

- Universal Credit
- Income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- If you have an annual income above the threshold, you will be means-tested to find out if you need to pay towards the cost of work.

You can contact us to find out if you qualify for a DFG or have to make a contribution towards the cost of the work:

01376 552525

www.braintree.gov.uk/housing/disabled-facilities-grants

Major Housing Grant

Braintree District Council make major housing grants for:

- Installing hot water or heating systems
- Repairing hot water or heating systems

You can apply for a major housing grant if you are:

- An owner of a property
- A leaseholder with at least five years lease remaining and have a repairing responsibility for the property

The property you want to repair must be your only or main residence and must have been in your ownership for at least three years. For first time buyers, you must have owned the property for at least 12 months.

Major housing grants are means-tested and you must repay the grant in full when you sell or transfer the property.

You can contact us to apply for a major housing grant:

01376 552525

Minor Works Assistance

Minor works grants go towards the cost of undertaking repairs not covered by the Decent Homes Standard that if left will have a detrimental effect on the fabric of the dwelling or mobile home.

You can only apply for a minor works grant if you are receiving an income related benefit.

You must repay the grant in full when you sell or transfer the property.

You can contact us to apply for a minor works grant:

01376 552525

www.braintree.gov.uk/advice-environment/energy-efficient-homes



Support for Mortgage Interest (SMI)

Homeowners or shared ownership property buyers may qualify for assistance with interest payments on:

- Their mortgage
- Loans for approved home repairs or improvements

SMI is provided as a loan, requiring repayment with interest upon selling or transferring the property. The loan may be transferable for a new home purchase.

Eligibility requires receiving a qualifying benefit, such as:

- Income-related Employment and Support Allowance (ESA)
- Universal Credit
- Pension Credit

Note that SMI cannot cover mortgage arrears or insurance payments.

Talk to your lender as they may be able to offer alternatives like payment holidays or extended mortgage terms.

What you'll get

SMI can help with interest payments on qualifying loans up to £200,000. If you receive Pension Credit, the maximum amount that can usually be included is £100,000. Payments are made directly to your lender.

Repayment

Repayment with interest is due when selling or transferring your home, unless moving the loan to another property. Voluntary early repayments are allowed.

Eligibility

To qualify, you must own your home or have a shared ownership property and receive one of the qualifying benefits. Contact the relevant benefit office to claim SMI. No credit check is required.

How to apply

Apply through the office that pays your qualifying benefit.

For Universal Credit:

Use your online account or call the Universal Credit helpline.
0800 328 5644

For income-related ESA:
Contact the office that manages your claim.

For Pension Credit:
Contact the Pension Service Helpline.
0800 731 0469
www.gov.uk/support-for-mortgage-interest





health

- NHS Low income Scheme
- Maternity Grants

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’.

There are separate limits if you live permanently in a care home.

The rules governing who is eligible are mostly the same as those for a means-tested benefit. But the assessment also considers council tax and housing costs, so you can get help with health costs even if your income is too high for a means-tested benefit.

How to apply

You can apply online or by post.

To find out who can apply online, or to make an online application, go to the NHS Business Services Authority website.

nhsbsa.nhs.uk/nhs-low-income-scheme

To apply by post you will need to complete an HC1 form and send it to the address on the form.

You can order an HC1 form online or download and print an HC1 form from the NHS Business Services Authority website.

The form may also be available from your local Jobcentre Plus office or NHS hospital. A doctor, dentist or optician may also be able to give you one.

If you need help making your claim or have questions, contact the NHS LIS helpline:

0300 330 1343.

You do not need to apply if you or your partner:

- Income-related Employment and Support Allowance (ESA)
- Pension Credit Guarantee Credit
- Universal Credit (where eligibility criteria are met)

These benefits already entitle you to help with health costs.

www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis/

Maternity Grants

You could get a one-off payment to help towards the costs of having a child. This is known as a Sure Start Maternity Grant.

You usually qualify for the grant if both of the following apply:

- You're expecting your first child, or you're expecting a multiple birth (such as twins) and have children already
- You or your partner already get certain benefits

You must claim the grant within 11 weeks of the baby's due date or within 6 months after the baby's birth.

You do not have to pay the grant back and it will not affect your other benefits or tax credits.

Eligibility

Usually, to get a Sure Start Maternity Grant you must have no other children under 16. You or your partner must also get one of these benefits:

- Universal Credit
- Income-related Employment and Support Allowance (ESA)
- Pension Credit

You may also qualify if you receive a Support for Mortgage Interest (SMI) loan.

How to Claim

To claim by post, print and fill out the Sure Start Maternity Grant (SF100) form. **Include evidence of pregnancy or childbirth from a health professional, such as:**

- A completed MAT B1 form (which they should have)
- A written statement confirming the pregnancy or childbirth

Post your SF100 and evidence to 'Freepost DWP SSMG' (no postcode or stamp needed). If you need to meet a deadline, you can send the SF100 without evidence, and you will be contacted later to arrange it.

For help to claim, call:

0800 169 0140

www.gov.uk/sure-start-maternity-grant



access to work & learning



- Flexible Support Fund
- Access to Work Grant
- Adult Community Learning (ACL)
- Job Centre Plus Travel Discount Card (rail)

Flexible Support Fund
(Jobcentre Plus Work Coach Discretionary Fund)

The Flexible Support Fund is available through your local Jobcentre Plus Adviser or Work Coach and it may be able to help you with extra costs associated with getting into and starting work. It's a discretionary fund and your Jobcentre Plus Adviser decides if you can get it. If you get any financial help under the Flexible Support Fund, you do not have to pay it back.

Who can get the Flexible Support Fund?

The Flexible Support Fund is discretionary and there is no automatic right to it if you qualify. It depends on your Jobcentre Plus Adviser.

It's available to anyone who receives help from the Jobcentre and is claiming a qualifying benefit:

- Universal Credit
- New Style Jobseeker's Allowance (JSA)
- New Style Employment and Support Allowance (ESA)
- Carer's Allowance
- Carer Support Payment (Scotland)
- Pension Credit

The Flexible Support Fund can also support anyone eligible for Work Preparation Support, such as lone parents, partners and carers.

What costs can it help with?

The Flexible Support Fund aims to help with extra costs associated with finding a job, such as:

- Travel expenses to attend an interview
- Tools, clothing and uniform to start work

The amount you can get depends on your situation, circumstances and needs.

The Flexible Support Fund is unlikely to fund anything for which you have already paid.

How do I apply for help from the Flexible Support Fund?

Ask your local Jobcentre Plus adviser how you apply.

You will need to tell them what you need the money for and give evidence that you cannot pay for the items yourself.

Access to Work Grant

A Government Grant to help people access or maintain work if they have a disability, illness or health condition that means they need support to do their job.

- It is not means-tested
- A formal diagnosis is not necessarily required
- The grant does not need to be paid back

Support can include funding for specialist equipment, support workers, workplace adaptations and travel costs if public transport isn't an option.

Eligibility criteria include:

- Being aged 16 or over
- Having a physical or mental health condition or disability that affects your ability to do your job or travel to work.
- Being in paid employment, self-employed or having a confirmed job offer or starting work within the next 12 weeks
- Living and working in England, Scotland or Wales

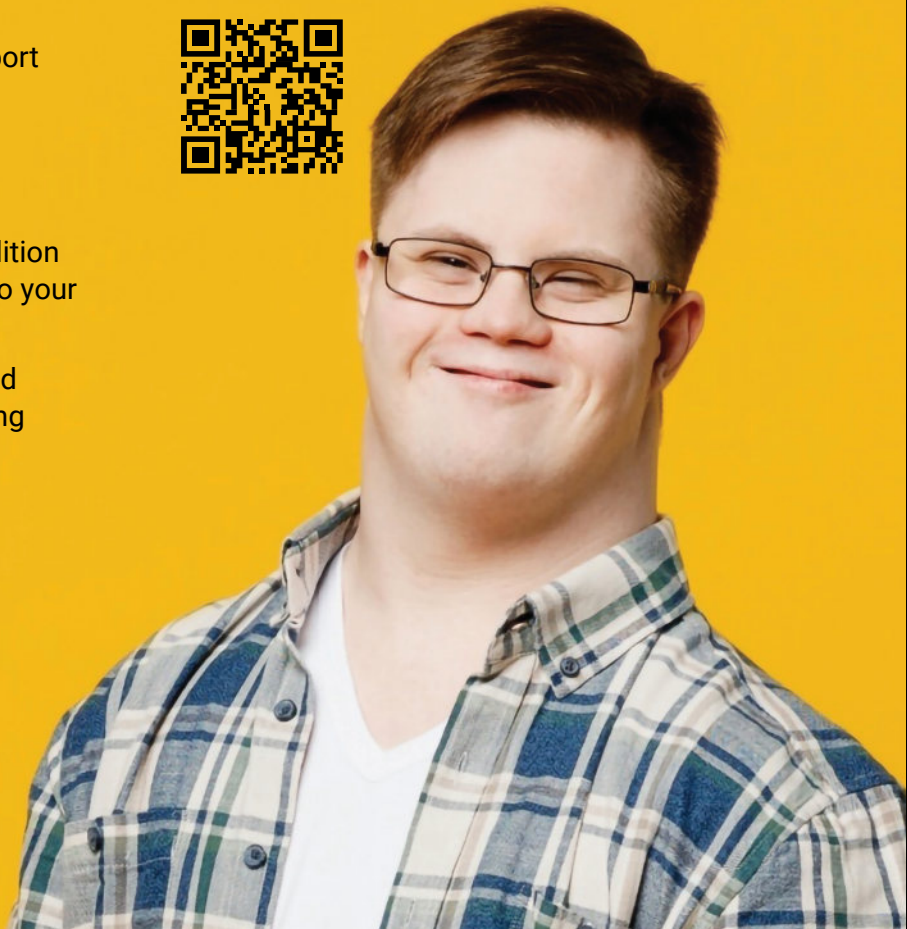
Once applied for, Access to Work will call the person to discuss their needs further to help them to reach a decision.

See the website for more information and details on how to apply.

Apply online or by phone:

0800 121 7479

www.gov.uk/access-to-work



Adult Community Learning (ACL)

ACL offer a wide variety of courses which are grouped into curriculum areas. Whether you are looking to gain a qualification, access support for your wellbeing, take up a new hobby or develop your essential skills, they have a curriculum area to provide you with the courses you are looking for.

They offer FREE interactive courses to help you negotiate these tricky times. If you are a parent, grandparent or caring for a child or young person living in Essex, they have support for you.

Many courses are available for qualifications, job preparation, budgeting skills, creative hobbies, essential skills etc., with options for free and paid courses. Many offer significant discounts for benefit claimants.

0345 603 7635

aclessex.com

Job Centre Plus Travel Discount Card

If you are claiming Jobseekers Allowance or Universal Credit, you may be entitled to a Jobcentre Plus Travel Discount Card. This entitles you to a 50% discount on selected rail tickets.

The card is provided to those claiming Jobseekers Allowance or Universal Credit for 3 to 9 months (for 18 to 24 year olds) or 3 to 12 months (for over 25s). You can apply through your Work Coach or local Jobcentre Plus. Other benefit recipients may receive a Jobcentre Plus Travel Discount Card from 3 months of their claim and if they are actively engaged with a Jobcentre Plus adviser.

www.nationalrail.co.uk/railcards/concessionary-travel/





Pension Credits

Pension Credit is extra money from the government for people who have reached State Pension age. It's there to help with everyday living costs and can make a big difference, even if you have some savings or a small pension.

The key things to know:

It has two parts:

- Guarantee Credit – tops up your weekly income to a minimum level
- Savings Credit – a bit extra if you saved for retirement (only applies to some people depending on when they reached State Pension age)

You may be able to get it if:

- You've reached State Pension age
- You live in the UK
- Your income and savings are below a certain level

Why it's worth checking:

- You could get extra money each week
- It might also help you get:
  - A free TV licence (if you're over 75)
  - Help with Council Tax
  - Support with heating bills
  - Free NHS dental treatment and glasses
  - Additional amounts may be available if you have a disability or care needs

How to apply

Call the Pension Credit claim line:
0800 99 1234

Or apply online at:
gov.uk/pension-credit

Get a free or discounted TV licence

If you're 75 or over and you get Pension Credit, you can get a free TV licence.

If you're blind or in residential care, you or your partner get a discounted TV licence.

You can apply when you are 74 if you already get Pension Credit. You will still need to pay for your licence until the end of the month before your 75th birthday. After that you will be covered by your free licence.

How to apply

If you're in residential care or sheltered accommodation, you may be able to get a TV Licence for £7.50. Eligibility is checked by your housing manager, who can apply on your behalf.

If you're registered blind, you can get a 50% discount on your TV licence. The licence must be in the registered blind person's name. You can apply for a free licence online.

You can also apply by phone:
0300 790 6071

gov.uk/free-discount-tv-licence



debt management & budgeting

- Manage Deductions from benefits to pay debt and bills
- Money Helper's Free Budget Planner

Manage Deductions from benefits to pay debt and bills

If you owe money for court fines, rent, Council Tax or energy payments, deductions may be made from your benefits to pay these debts, known as 'third party deductions' or 'Fuel Direct' for energy bills.

The benefits that can be used for deductions are:

- Universal Credit
- Income-related ESA
- Pension Credit

Deduction Process

Creditors can request deductions, which are only approved if they have exhaustively tried other methods to collect the debt. You'll be informed of the deduction amount via letter or your Universal Credit journal.

Amount Deducted

If you receive Universal Credit, 5% will be deducted from your benefit payment for each debt you owe. For rent, between 10% and 15% will be deducted.

If you receive other benefits, a weekly amount will be deducted for each debt.

If you want to pay more than the fixed rate towards your debts, you must arrange this with the organisation you owe money to.

Ongoing Bill Payments

While settling debts to energy suppliers, you can authorise additional deductions for current bills. Contact your supplier to set up these arrangements.

You can stop ongoing bill deductions at any time by contacting your supplier to arrange alternative payments. If you need more flexibility due to financial constraints, consult your supplier about available assistance.

Water Bill Deductions

Your supplier can ask for money to be deducted from your benefits for ongoing water bills. If you get income-related ESA or Pension Credit, you can also ask for this.

The office that pays your benefit will tell you if your supplier asks for this. If the amount is over 15% of your benefits, they must ask you to approve it.

After Debt Repayment

For Universal Credit claimants, deductions for ongoing bills stop once debts are cleared.

If you get other benefits, you can ask to continue paying your bills this way.

For Questions or Disputes

Contact your local jobcentre. If you dispute a deduction decision, request a mandatory reconsideration.

For **Universal Credit**, use your online account or call the Universal Credit helpline:
0800 328 5644

For **ESA**
reach out to Jobcentre Plus:
0800 169 0310

For **Pension Credit**,
contact the Pension Service Helpline:
0800 731 0469

www.gov.uk/bills-benefits

Other Ways to Stretch Your Budget

Money Helper's Free Budget Planner

A Free online tool which helps you keep track of your money. It also suggests ways to improve your finances.

It will give you:

- A place to record all your spending so you won't forget anything
- A breakdown of your finances by category
- Personalised tips to make the most of your money

The planner can also help you:

- Check if your spending is affordable
- Plan ahead for future bills and unexpected costs
- Work out how much money you have left after essential expenses

www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner

Check for Lost Pensions and Forgotten Savings

You may have money linked to previous employment or savings that you've forgotten about.

Check for:

- Lost pensions
- Dormant workplace pension pots
- Premium Bonds
- Old savings accounts
- Child Trust Funds

www.gov.uk/find-pension-contact-details



Occupational Charities and Benevolent Funds

Occupational charities and benevolent funds can provide grants, financial support, wellbeing services and other assistance to current or former workers in many professions.

Try searching:

- "[your occupation] benevolent fund"
- "[your occupation] charity grant"

You can also search for grants using the Turn2Us Grants Search:

www.turn2us.org.uk



Make the Most of Your Banking App

Some current accounts include free tools such as:

- Spending insights
- Subscription tracking
- Savings pots
- Round-up savings
- Budget alerts

Many people already have these tools available through their bank without realising it.

Check Your Energy Account Credit

Some households unknowingly build up significant credit on their energy accounts.

Review statements periodically and check whether your payments remain appropriate.

If a significant credit balance has built up, ask your supplier whether a refund is available.



legal

- Help with Court or Tribunal Fees
- Civil Legal Advice

Help with Court or Tribunal Fees

If you have little or no savings and are on certain benefits or have a low income, you may not have to pay a court or tribunal fee, or you may get some money off.

Your savings:

If you and your partner are 65 or younger, your savings limit is based on the court or tribunal fee. These differ if:

- The fee is £1,420 or less.
- The fee is over £7,000.

Most fees are under £1,420 but this figure could change.

If you or your partner are 66 or older, you can usually have up to £16,000 in savings, regardless of the fee.

Benefits you get:

You can get money off your fee if you claim one of the following benefits:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Universal Credit (and earning less than the threshold)
- Pension Credit (Guarantee Credit)

Additionally, your savings must be below a certain threshold.

Your income:

You can get money off your fee if your reported income is:

- £1,420 or less, if you're single
- £2,130 or less, if you have a partner

For each child you have, your reported income can be:

- £425 more for children aged 0 to 13
- £710 more for children aged 14 and over

For example, if you have a partner and two children aged 7 and 5, your reported income can be up to £2,980.

You must also have less than the maximum amount of money in savings. This is usually up to £4,250.

How to apply

You can apply online but if you are having difficulties, you can contact:

03300 160 051

support@wearegroup.com

www.gov.uk/get-help-with-court-fees

Civil Legal Advice

You might be able to get free and confidential legal advice from Civil Legal Advice (CLA) as part of legal aid if you're in England or Wales.

If you're eligible, you can get help from CLA for problems including:

- Debt, if your home is at risk
- Housing, if you're homeless or at risk of being evicted
- Domestic abuse
- Separating from an abusive partner, when you're making arrangements for children or sorting out money and property
- A child being taken into care
- Special education needs
- Discrimination
- Some child abduction cases

If CLA cannot help, they can suggest other organisations that may be able to provide advice or support so it is worth contacting them

To determine your eligibility, contact CLA and explain your situation along with proof of your finances. If you qualify, a legal adviser will assist you; if not, they will refer you elsewhere.

Make sure to have recent payslips, bank and mortgage statements, investment details, and information on any benefits you receive ready when you contact CLA:

0345 345 4345

www.gov.uk/civil-legal-advice



support services

The following free support services are available to assist with a number of needs such as debt, benefits, budgeting, fuel poverty, application forms, connecting you to support for health and wellbeing and more:

Debts

Citizens Advice
0808 278 7877

Reach Community Projects
0800 009 6710
(northern rural Braintree only)

Stepchange Debt Charity
0800 138 1111

National Debt Line
0808 808 4000

Payplan
0800 316 1833

Business Debt Line (BDL)
Support with business debts such as dealing with tax matters and court proceedings.
0800 197 6026

Money Helper
moneyhelper.org.uk/en

Debt Advice Foundation
0800 043 4050

Energy & Fuel Poverty

Green Doctor
0770 294 1440

National Energy Action Energy Advice
0800 304 7159

National Energy Action Benefits Advice
0800 138 8218

Better Housing Better Health
0800 107 0044

Citizens Advice
0808 278 7877

Advice & Support

Peabody – Outreach Support
0800 288 8883

Agewell East
0300 37 33 333

Reach Community Projects
0800 009 6710

Eastlight Community Homes
Cost of Living Help (for tenants)
0330 128 0330

Community Agents
0300 303 9988

Citizens Advice
0808 278 7877

Housing & Homelessness

If you are at risk of becoming homeless due to: rent arrears, affordability issues, anti-social behaviour, end of tenancy, being served a notice, domestic abuse, flood or fire or any other reason, please contact our **Housing Options Team:**

01376 552525
and ask to speak with the Duty Officer
housing.optionsservice@braintree.gov.uk

For queries relating to **Gateway to Homechoice** (housing register) please contact:

01376 552525
and ask to speak with Housing Assessment
or email
HousingAssessmentTeam@braintree.gov.uk

Health & Wellbeing

Essex Wellbeing Service
0300 303 9988 (local rate)

Essex Child and Family Wellbeing Service
0300 247 0013

Active Essex – Find your Active
(many activities are free)
administration@activeessex.org

Social Prescribers
Social Prescribers can help to connect you to activities or services to help you with your health and wellbeing. To speak with a social prescriber, talk to your GP surgery.

For a full range of information on Cost-of-Living Support, please visit our Cost of Living Pages on our website. **You can find help and information on the following categories:**

- Food
- White Goods/Furniture
- Clothes
- Grants
- Child Costs
- Fuel, Water & Household Bills
- Debt
- Benefits & Council Tax
- Housing & Homelessness
- Gambling
- Drug & Alcohol Services
- School Holidays
- Extra Support & Social Spaces
- Domestic Abuse
- Health & Wellbeing
- Legal Advice
- Employment & Training
- Pets
- Older People
- Travel Costs

www.braintree.gov.uk/costofliving