Braintree District Council

# ABOVE THE THRESHOLD

Practical ways to reduce pressure when you don't qualify for benefits



COST OF LIVING

**This guide is for people who:**

- Work full-time or part-time
- Earn too much to qualify for most means-tested benefits
- Have little or no savings
- Struggle to cover rising living costs
- Feel caught between earning and affordability

Many households are in this position. While they may not qualify for Universal Credit or other means-tested forms of support, there are still practical ways to reduce costs and improve financial resilience.

**Understanding the Cliff Edge**

Many support schemes are designed around benefit entitlement.

As a result, households can find themselves:

- £10–£50 per month above eligibility limits
- In a position where a small increase in income can result in the loss of access to support worth considerably more.
- Receiving no support despite similar financial pressures
- Facing childcare, housing and energy costs that absorb most income

The focus therefore becomes maximising disposable income rather than accessing benefits.

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# 01 | Check Employment Benefits First

Some employees are missing out on benefits available through their employer.

**Check whether your employer offers:**

## Salary Sacrifice Schemes

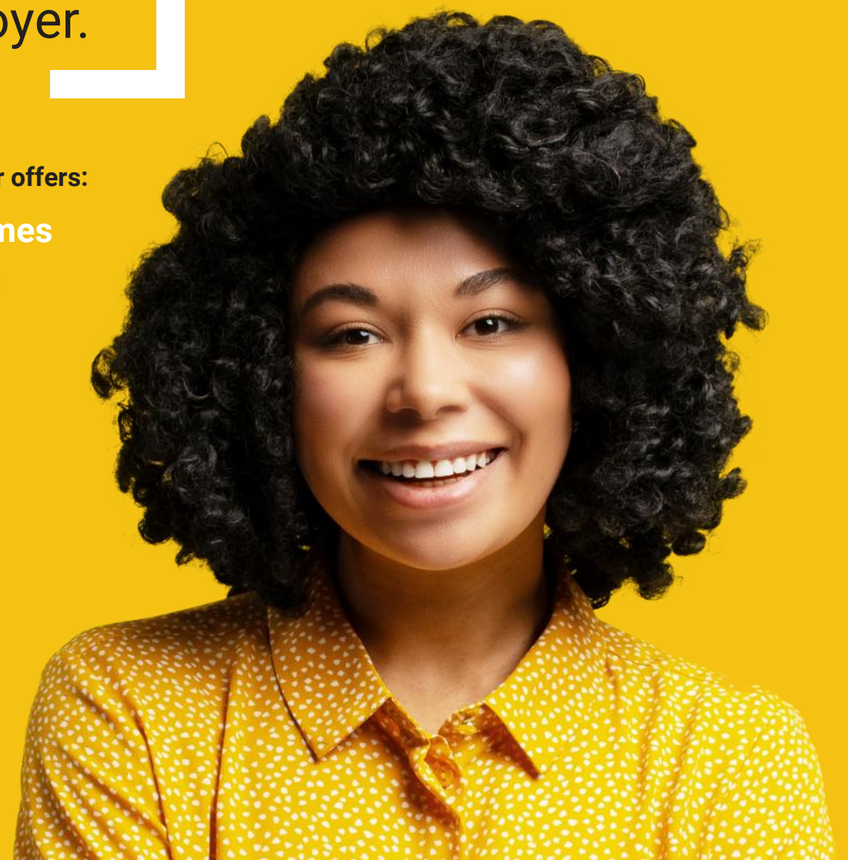
These may help you to reduce:

- Childcare costs
- Pension contributions
- Bicycle purchases
- Technology purchases
- Benefits can include Tax and National Insurance savings.

## Employee Assistance Programmes (EAPs)

Often provide free support with:

- Financial advice
- Debt advice
- Budgeting
- Mental wellbeing



## Staff Discounts

Available through:

- Blue Light Card
- Local authority staff schemes
- Trade unions
- Corporate discount platforms

Potential savings of hundreds of pounds per year on appliances and other essential household goods.

## Professional Subscription Reimbursement

Some employers will pay or contribute towards professional memberships required for work.

## Health Cash Plans

Some employers provide support towards:

- Dental costs
- Eye tests
- Glasses
- Physiotherapy
- Prescription costs



# 02 Reduce Fixed Household Costs

These usually create the biggest financial gains.

## Mortgage

Review:

- Fixed-rate expiry dates
- Product transfers
- Broker reviews
- Overpayment Options
- Eligibility for better rates
- Mortgage Term Length
- Credit Score Checks

Check whether you have moved onto your lender's Standard Variable Rate (SVR)

Many borrowers automatically move onto their lender's Standard Variable Rate when a fixed-rate deal ends. This can be considerably more expensive than other available options.

## Review Your Credit Score Regularly

A stronger credit profile can improve access to:

- Better mortgage rates
- Lower-cost borrowing
- Some insurance products

www.moneyhelper.org.uk/en/everyday-money/credit/how-to-improve-your-credit-score

www.moneysavingexpert.com/mortgages/product-transfers/




## Insurance

Review annually:

- Home insurance
- Car insurance
- Life insurance

## Review Optional Extras

Check whether you are paying for:

- Breakdown cover
- Legal expenses cover
- Gadget insurance
- Excess protection

You may already have these through another policy or packaged bank account.

Loyal customers often pay more than new customers. Use comparison websites to check for better deals and don't be afraid to switch providers to potentially save hundreds of pounds per year.

www.moneyhelper.org.uk/en/everyday-money/insurance/how-to-buy-insurance-using-comparison-sites



## Check Bank Account Benefits

Some packaged bank accounts include:

- Phone insurance
- Travel insurance
- Breakdown cover

Avoid paying twice for the same protection.



## Broadband and Mobile

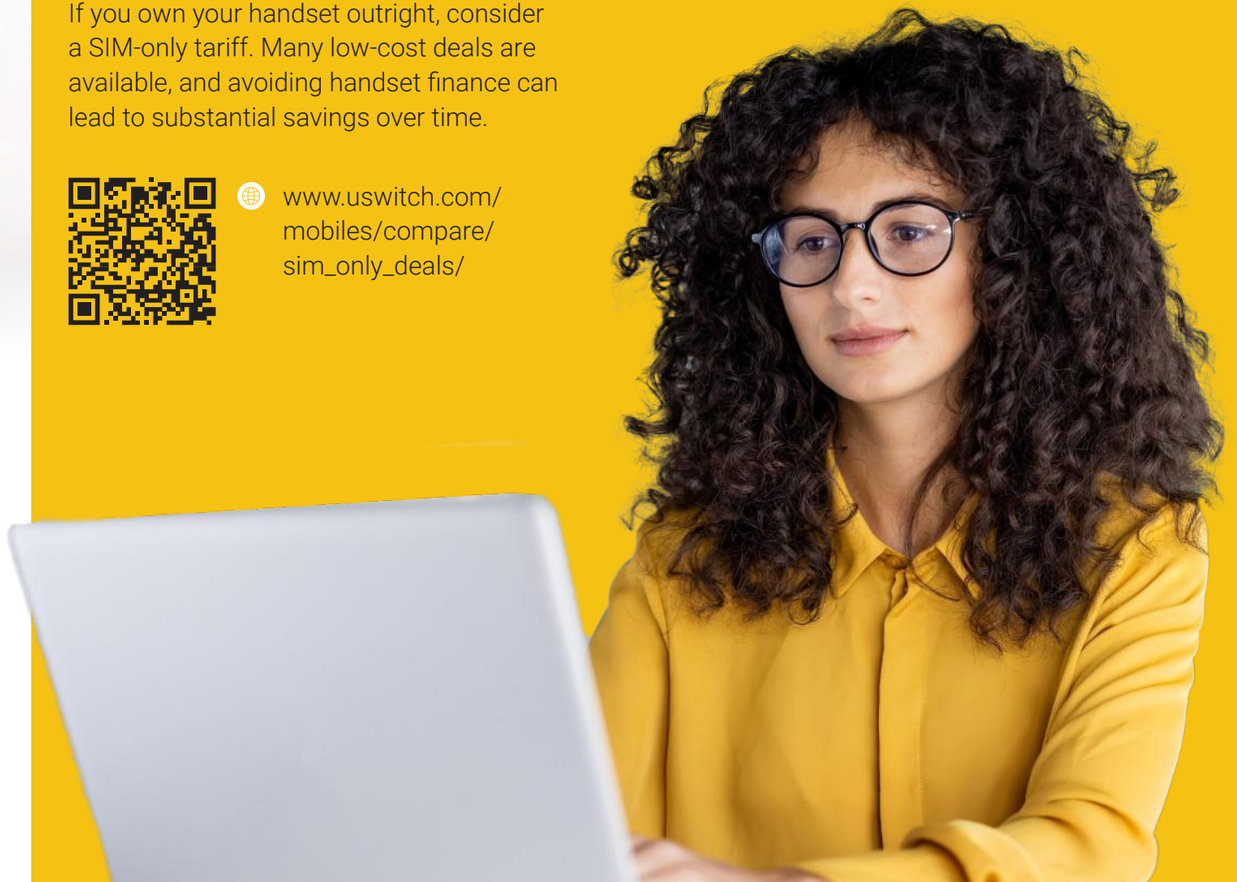
Before switching, ask your provider:

- "What is your cheapest package?"
- "Are there retention discounts available?"

Big savings can come from negotiating rather than switching.

If you own your handset outright, consider a SIM-only tariff. Many low-cost deals are available, and avoiding handset finance can lead to substantial savings over time.

www.uswitch.com/mobiles/compare/sim_only_deals/



## Review TV Packages

Consider cancelling subscriptions you rarely use, such as:

- Sports channels
- Movie subscriptions
- Streaming services that are used infrequently.

## Audit Digital Subscriptions

**Look for:**

- **Multiple music services**
- **Forgotten app subscriptions**
- **Cloud storage upgrades**
- **Premium memberships**

**Small monthly payments add up.**





# 03 Childcare and Family Costs

## Tax-Free Childcare

Available for eligible working families:

- Can help with the cost of approved childcare
- Can be used for nurseries, childminders, after-school clubs and holiday clubs.
- Applications can be made online through the Government's Tax-Free Childcare Scheme

The Government contributes towards childcare costs through the scheme.

www.gov.uk/tax-free-childcare



## Funded Childcare Hours

Eligible working parents may be able to access funded childcare for children from 9 months old up to school age.

This support can significantly reduce childcare costs and may be available even if you do not receive benefits.

It can be used towards:

- Nursery care
- Childminders
- Before and after school care
- Holiday childcare

Many working families assume childcare support is only available to people receiving benefits, but funded childcare is available to many working households.

www.gov.uk/free-childcare-if-working/check-youre-eligible

## Wraparound and Holiday Childcare

If you use breakfast clubs, after-school clubs or holiday clubs, check:

- Whether your provider accepts Tax-Free Childcare
- Whether funded childcare hours can be used
- Whether discounts are available for siblings
- Whether advance booking discounts apply

Even small savings can add up significantly over a year.



## School Uniform, Trips and Equipment

School-related costs can place significant pressure on household budgets.

Consider:

- Buying good-quality second-hand uniform
- Checking whether your school has a uniform reuse scheme
- Looking for pre-loved sports kits, musical instruments and other equipment
- Spreading costs through the year where possible

Planning ahead for school trips, uniforms and seasonal activities can help avoid unexpected pressure on household finances.



## Payment Timing and Spreading Costs

If childcare or school costs are difficult to manage, ask whether payments can be:

- Weekly
- Monthly
- Termly
- Aligned with your payday

Many providers offer flexible payment arrangements but may not advertise them.

Spreading costs can help avoid reliance on credit cards or overdrafts.



# 04 | Making Food Spending Go Further

Rather than focusing on food banks or emergency support, consider ways to make your food budget go further.

## Community Supermarkets

Many do not require benefit entitlement.

Benefits include:

- Lower-cost or free groceries
- Access to fresh food
- Reduced supermarket spending



## Community Fridges

Community fridges redistribute surplus food that would otherwise go to waste and are often free to access.

Availability varies between areas, but they can provide access to a range of fresh and packaged foods.

https://docs.google.com/spreadsheets/d/1VQlw3omzpgpafy75HDKJVhkn-qMAivCBsY0kmYhDMhU/edit?gid=1559551418#gid=1559551418

## Before You Shop, Check What You Already Have

Before writing a shopping list, check your cupboards, fridge and freezer. Planning meals around food you already have can help reduce waste and unnecessary spending.

## Freeze Before You Throw Away

Freezing leftover meals, breads, vegetables or reduced-price items can help reduce food waste and provide convenient meals for busy days

## Look for Reduced Items

Many supermarkets discount food approaching its best-before date. If it can be used quickly or frozen, this can offer substantial savings.





# 05 Energy Cost Reduction

Energy prices remain a significant cost for many households. While some support schemes are linked to benefits, there are still practical ways to reduce costs and manage bills more effectively.

## Review Your Direct Debit

Many households remain on estimated payments that are either too high or too low.

Consider:

- Submitting regular meter readings
- Checking whether your Direct Debit remains appropriate
- Reviewing your Annual Statement

You may be paying more than necessary or building up unnecessary credit on your account.

## Check for Credit Balances

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

Review statements periodically and check whether your payments remain appropriate.

You may be entitled to a refund if excess credit has accumulated.




## Compare Energy Tariffs

Loyal customers are not always on the cheapest tariff.

Check periodically whether:

- Your current tariff remains competitive
- A fixed tariff could provide greater certainty
- Alternative suppliers offer better value

## Ask Your Supplier For Help

If energy costs are becoming difficult to manage, contact your supplier early.

They may be able to offer:

- Affordable repayment arrangements
- Payment reviews
- Energy efficiency advice
- Additional support services

Ignoring the issue can make it harder to resolve later.

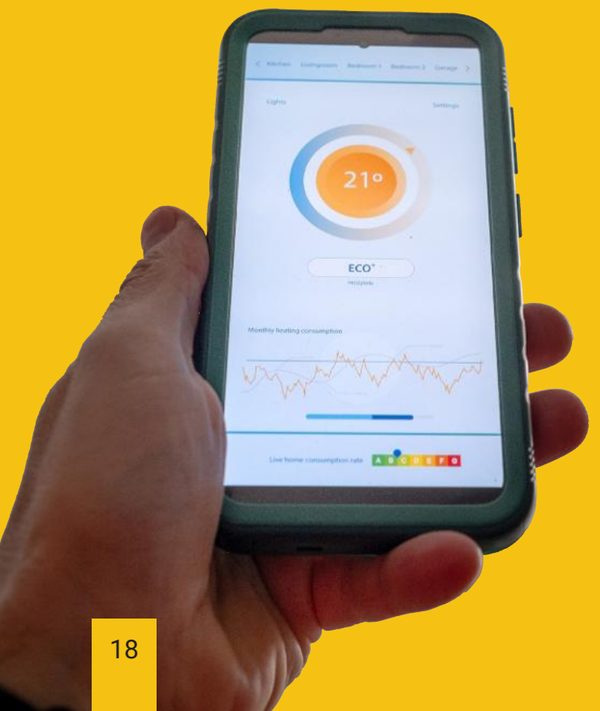
## Make Your Heating Work Smarter

Reducing energy use does not always mean being colder.

Simple changes include:

- Using heating timers effectively
- Heating occupied rooms rather than the whole property
- Keeping radiators clear of furniture

Small adjustments can improve efficiency without affecting comfort.






## Draught-Proof Before Spending on Bigger Improvements

Low-cost measures can often provide the quickest return.

Examples include:

- Draught excluders
- Letterbox brushes
- Window and door seals
- Thermal curtain linings

These are usually far cheaper than major home improvements and can help reduce heat loss.



## Plan Ahead for Winter

Avoid waiting until temperatures fall before preparing.

Consider:

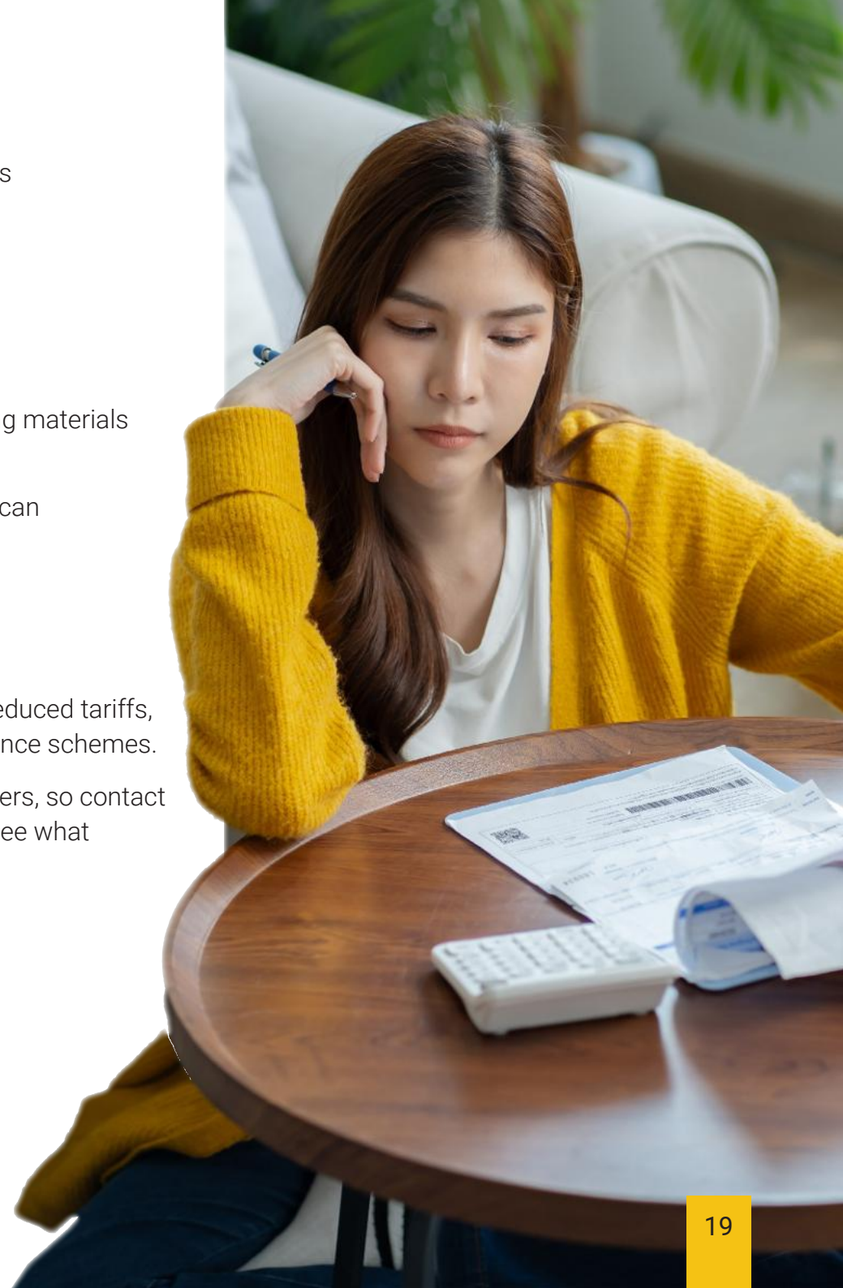
- Servicing your boiler
- Bleeding radiators
- Purchasing draught-proofing materials before demand increases

Small preparations made early can help avoid larger costs later.

## Water Bills

Some water companies offer reduced tariffs, repayment support and assistance schemes.

Eligibility varies between providers, so contact your water supplier directly to see what support may be available.





# 06 Occupational Charities and Benevolent Funds

## Occupational charities and benevolent funds are often overlooked.

There are lots of industries which have charities, benevolent funds and support organisations that help current or former workers facing financial difficulties.

Support may include:

- Emergency grants
- Help with household costs
- Wellbeing support
- Financial advice
- Training and career development



Examples include support for people who work, or have previously worked, in:

- Local government
- Healthcare
- Education
- Retail
- Construction
- Transport
- Hospitality
- Emergency services
- Armed forces

Try searching online for “[your occupation] benevolent fund” or “[your occupation] charity grant”. Eligibility is often based on your profession rather than benefit entitlement.



### Find Grants and Support

You can also search for grants and charitable support through Turn2Us:

www.turn2us.org.uk

Their grants search tool may help identify support based on your circumstances, occupation or background.



# 07 Making the Most of Your Banking



## Banking App Features

Some current accounts include free tools such as:

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

Checking what your bank already offers may help you manage your money without needing additional paid apps.




## Review Your Current Account

Some packaged bank accounts include:

- Phone insurance
- Travel insurance
- Breakdown cover

Make sure the monthly fee represents good value and that you are using the benefits being paid for.

## Review Interest Rates on Savings

If you do have savings, check whether your money is earning interest.

Some people leave money in accounts paying little or no interest when higher paying easy access accounts may be available.

www.moneysavingexpert.com/savings/savings-accounts-best-interest/





# 08 Earn More From What You Already Do

For many households, increasing income can be more effective than continually cutting spending.

Before taking on a second job, check that you're making the most of the opportunities already available to you.

## Review Your Pay, Allowances and Workplace Benefits

Before looking for additional income elsewhere, make sure you're getting the full value of the benefits available through your employer.

Check whether you are receiving:

- The correct pay grade
- Any applicable allowances
- Mileage claims
- Professional fee reimbursement
- Overtime opportunities
- Staff discounts
- Salary sacrifice schemes

Small workplace benefits and allowances can add up over time.

## Check for Career Progression Opportunities

Consider:

- Internal vacancies
- Acting-up opportunities
- Professional qualifications
- Additional responsibilities that attract extra pay
- Apprenticeships and development programmes

A small increase in salary can often have a greater impact than numerous cost-cutting measures.



## Turn Unused Items Into Cash

Do you have items you no longer use?

Consider selling:

- Furniture
- Clothing
- Electronics
- Children's equipment
- Tools
- Collectables

Platforms such as Facebook Marketplace, eBay and Vinted can provide a simple way to generate extra income while reducing clutter.



## Check Forgotten Financial Assets

It's worth checking for:

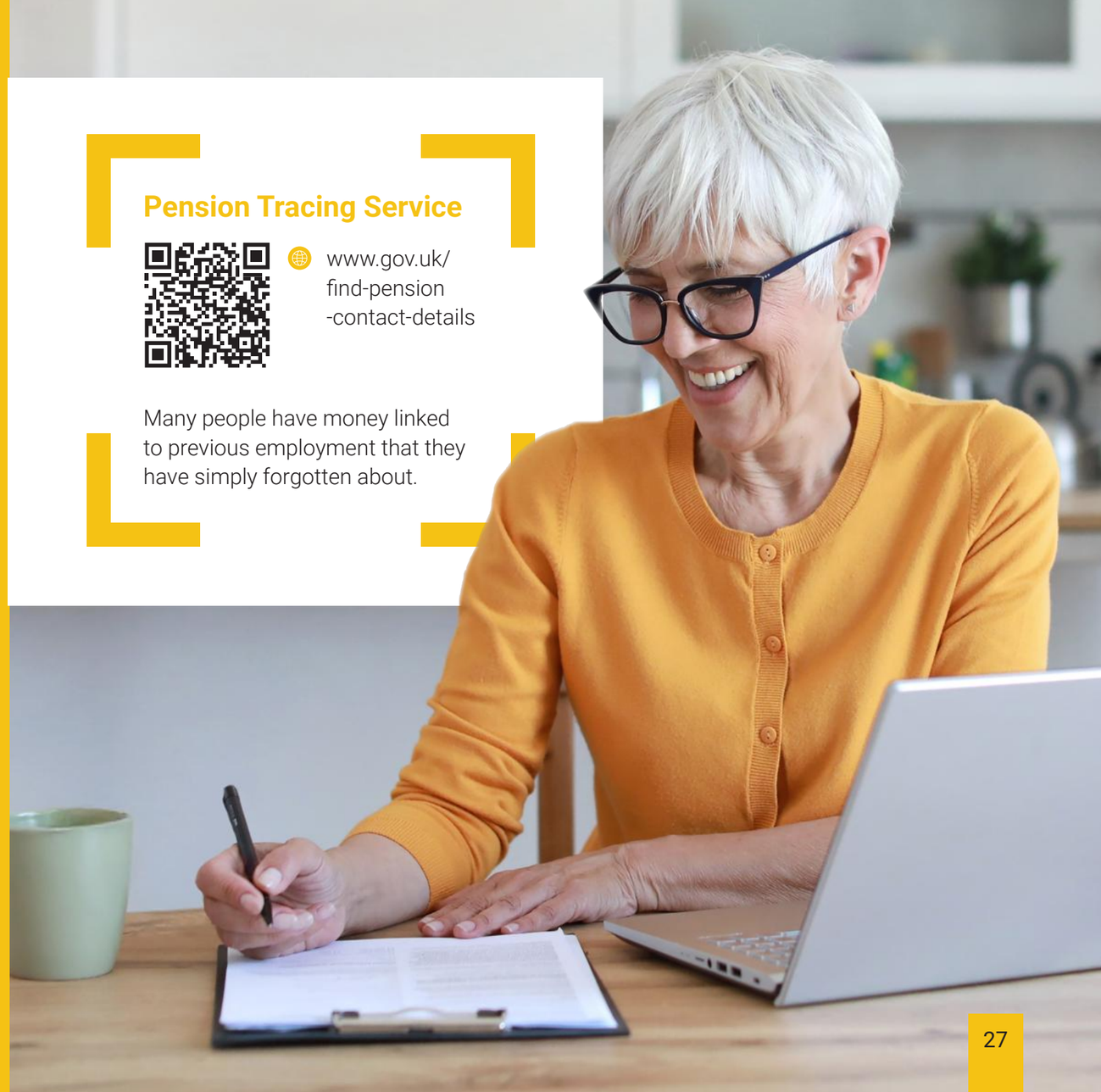
- Lost pensions
- Dormant workplace pension pots
- Old savings accounts
- Premium Bonds
- Matured investments
- Child Trust Funds



## Pension Tracing Service

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

Many people have money linked to previous employment that they have simply forgotten about.



# 09 | Prepare for the Unexpected




Unexpected costs can happen to anyone. A boiler repair, car breakdown or appliance replacement can quickly put pressure on household finances.



## Build Financial Breathing Space

Many households are currently focusing on getting through the month rather than building savings.

If saving isn't possible right now, don't be discouraged.

Financial resilience can include:

- Reducing regular bills
- Avoiding unnecessary borrowing
- Knowing where to get support
- Planning ahead for known expenses
- Building savings gradually when circumstances allow

If your circumstances improve, even small amounts set aside over time can help reduce the impact of future unexpected costs.

## Create Funds for Predictable Costs

Many financial pressures aren't emergencies. They're costs we know are coming.

Examples include:

- Christmas and birthdays
- School uniforms
- Car servicing and MOTs
- Annual insurance renewals
- Holidays
- Pet costs
- Home maintenance



Lots of banks now allow customers to create separate savings “pots” or spaces within their banking app. If your bank offers this feature, consider creating dedicated pots for upcoming expenses. If your bank does not offer savings pots, consider opening a separate easy-access savings account for different purposes.

Examples:

**Gift Fund**

- Birthdays
- Christmas
- Celebrations

**Car Fund**

- MOT
- Servicing
- Tyres
- Repairs

**Home Fund**

- Boiler servicing
- Appliances
- Home repairs

The aim isn’t necessarily to save more money. It’s to put money aside for future costs before it gets spent elsewhere.

For example, if you typically spend £600 per year on birthdays and Christmas, setting aside £50 each month can make those costs more manageable.





## Protect Yourself From Scams

Financial scams continue to become more sophisticated and can affect anyone.

Be cautious if you are:

- Pressured into acting quickly
- Asked to share banking information unexpectedly
- Offered deals that seem too good to be true
- Asked to transfer money to a “safe account”

If in doubt, stop and verify independently before taking any action.

Banks and police will never ask you to move money into a “safe account”. This is one of the most common scam tactics.

For practical advice on spotting and avoiding scams, visit:

**Take Five to Stop Fraud**

www.takefive-stopfraud.org.uk



# 10 | 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




Braintree
District Council