

June 2022

Managing your finances

We are all experiencing changes in our financial positions. For some it is a case of managing more carefully what we have but for others it is becoming a major issue in life to cope with our bills. It may even be difficult to find enough money to get food, rent, keep warm or be able to travel.

There is help out there but we have to ask for it and most of us do not like to do that. A recent estimate suggested that there are 15,000,000,000 pounds in unclaimed benefits alone and there are many other sources of help too. This document aims to guide you through some possibilities which may help you and at the end details sources of help for you to contact in your area.

Benefits

Are you getting all the benefits you are entitled to?

There is no obligation on the part of the DWP to tell you that you are entitled to a benefit so if you are struggling financially it is worth asking for a benefit check at Citizens' Advice or Age UK etc. You will need to show evidence of your income and savings and they will help you apply for any additional benefit you are entitled to. If you don't ask you will not get it!

You can also do an online benefit check if you have the facilities. [See details below].

Also do not be slow in asking for help with transport from within your church to get to an advisory service.

One of the most common missing benefits amongst church people is Pension Credit. You will qualify if your weekly income is less than £182.60 if you are single or your jointly weekly income is less than £278.70 if you have a partner. If your income is higher than this you may still be eligible if you have a disability or you care for someone.

If you are on an income based benefit make sure that your current income has been given to the DWP.

What is not always recognised is that if you are on this type of benefit you may get assistance from your energy supplier, your internet supplier, free TV licence, dental and optician treatment, free prescriptions and reduction in council tax. You need to ask the relevant supplier to see if there is help available to you.

Many of the food banks use the same income benefit as a justification for providing food. An advantage of drawing from a food bank is that it saves you money on food and you have more money for other things.

Rent

Keeping up to date with your rent payment is absolutely essential because potentially you could be made homeless. If you are unable to make a payment on time do tell your landlord in advance and explain what you are doing to get the necessary money.

If you really cannot keep up payments consult Citizens' Advice as soon as possible

Debt

It is so easy with credit cards and loans to slip into debt and then you may find yourself being pressurized by a phone calls or threatening letters etc. Doorstep lenders can be a real problem as you may tend to build a relationship with them.

So, start with a budget to check your monthly income and your monthly expenditure. If expenditure exceeds the income consider how to reduce expenditure. In what ways can you spend less especially on nonessential items?

If you are already in debt you can seek help from Citizens' Advice or Christians against Poverty who will review your situation and negotiate a repayment plan that you can afford and hopefully suspend interest payments. The creditor will then stop chasing you for all repayments.

Carers help

If you care for someone there is a wide range of support and financial advice for you and the person you care for at your local Carers' centre.

Useful numbers for people needing help and support

Citizens' Advice

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.

Our national charity and network of local charities offer confidential advice online, over the phone, and in person, for free.

Lindsey (inc. Gainsborough, Louth, Skegness)	0808 278 7904
Mid Lincolnshire (inc. Boston)	0808 278 7942
South Lincolnshire	0808 278 7996

Help with Debt Management

Christians Against Poverty

Charity providing free debt advice and ongoing support for those with problem debt

0800 328 0006 (Freephone) www.capuk.org

Step Change

Debt charity offering free debt advice and money management

0800 138 1111 (Freephone) www.stepchange.org

Housing and accommodation related bills

Local Council Support

Find out what housing benefit and council tax support you may be eligible for:

East Lindsey Council www.e-lindsey.gov.uk/ClaimHousingBenefit

Try searching for “help paying my bills xxxx Council”. Most of this seems to be internet based but a few websites show phone helpline numbers

Shelter

Free housing advice.

0808 800 4444 (Freephone) www.england.shelter.org.uk

Longhurst Housing Association: www.longhurst-group.org.uk/search-for-care-and-support/

Other organisations

Wellbeing Lincs

Help to access benefits and other support

01522 782 140 www.wellbeinglincs.org

Age UK

Support and advice for older people, their families and carers

Lincoln and South Lincolnshire 03455 564144 www.ageuk.org.uk/lincolnsouthlincolnshire

North East Lincolnshire (Grimsby): 01472 344976

Friends of the Elderly

Grant for older people who are on a low income

0207 730 8263

www.fote.org.uk/our-charity-work

Penderels Trust

Advice and support on personal budgets, direct payments and more. Penderels Trust is working in partnership with Lincolnshire County Council to support adults and children who receive a direct payment in the area to get the most out of their care money and to achieve their goals.

01526 833803 www.penderelstrust.org.uk

Advice on domestic energy

North Kesteven District Council Domestic Energy Advice

Energy officers provide council tenants with energy bills and account debt support

07816 294646 www.n-kesteven.gov.uk/residents/homes-and-property

Foodbanks

Trussell Trust

<https://www.trusselltrust.org/get-help/find-a-foodbank/>

Lincolnshire Food Partnership

<https://lincolnshirefoodpartnership.org/foodbanks/>

Organisations to help you check eligibility for benefits or find grants - *these are not recommendations just organisations that we know of. Best advice is to use these calculators as a guide but to put in an application for Benefits anyway as the calculators might not be 100% reliable.*

Turn2us

Turn2us is a national charity providing practical help to people who are struggling financially.

<https://www.turn2us.org.uk/>

Entitled to

<https://www.entitledto.co.uk/>

“We are one of the leading providers of online benefits calculators in the UK today. We help people determine what they can claim from national and local government via our self-serve calculators.”

Policy in Practice

A benefits and budgeting tool which helps people find out what they might be eligible for.

<https://policyinpractice.co.uk/>