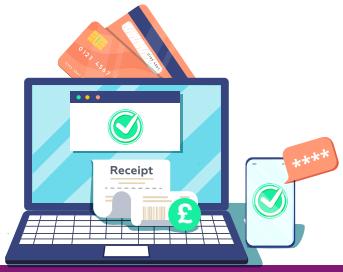
Increasing your Income



The easiest way to find out what benefits you might be entitled to is to use a free online calculator to check entitlement to all benefits.

www.gov.uk/benefits-calculators

If you are unable to use an online calculator, please contact Turn2us on **0808 802 2000**. They are a charity that helps' people to access benefits they are entitled to and will be able to help you.

Take on more work

Can you, your partner or others living in your home take on more work to increase the household income? Check what difference this would make if you are receiving any benefits, you can do this with a benefit calculator.

Are you already in work and have pre-school age children? Are you claiming the 30 hours free childcare?

If not, please check the GOV.UK webpage for more information:

www.gov.uk/tax-free-childcare

Receive contributions from household members

Any adult living with you/you and your partner should be working or claiming benefits, and you should be receiving a contribution from them towards rent, food, and other bills.

Your entitlement to Universal Credit, Housing Benefit and/or Council Tax Support could be reduced because they live with you. This means it's even more important you receive a contribution from other adults in the property to afford to pay for vital goods and services including rent.

Long term ill-health or disability

If you or someone in your household are of working age and have a health condition or disability that affects your daily living and/or getting around, and you have had these difficulties for over three months and expect them

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to continue for at least nine months you might be able to claim Personal Independence Payment There are special rules is you are terminally ill with less than six months to live.

You can receive PIP whether you are in or out or work, and it could increase your income without reducing any other benefits.

You can contact the DWP to request an application form on 0800 917 2222 or visit

www.gov.uk/pip/how-to-claim

You will need the following information before you call:

- Your contact details
- Your date of birth
- Your National Insurance Number
- Your bank/building society account number and sort code
- Your doctor or health workers name, address and phone number
- Dates and addresses for any time you've spent abroad, in a care home or hospital

A paper application form will be sent to you to complete within four weeks. You can receive help filling in the application from a local organisation – www.citizensadvice.org.uk

People over state pension age, might be able to claim Attendance Allowance

www.gov.uk/attendance-allowance/how to claim

Carers Allowance

If you provide care for someone for at least 35 hours per week, and that person receives one of the below benefits, you could receive Carers Allowance.

- Personal Independence Payment – daily living component
- Disability Living Allowance – middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance at or above the normal maximum rate with and Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment
- If someone else also cares for the same person as you, only one of you can claim Carer's Allowance.
- You need to be eligible to receive a payment, for example you cannot be in full time education or earn more than £128 per week after Tax, National Insurance and expenses.

www.gov.uk/carers-allowance

Child Maintenance

If you have children with an ex-partner, they should contribute towards the child's everyday living costs. Even if the absent parent does not see their child/children, they are legally responsible for the costs of raising them.

You can arrange child maintenance yourselves in a flexible arrangement

that can include what works for both of you including shared care, splitting the costs of items or a regular contribution towards things like household costs, uniforms or school trips or clubs etc.

You can find independent advice about Child Maintenance options through the Citizens Advice Bureau. The maintenance you receive may affect other benefits.

This might not be appropriate if your think the other parent poses a threat to you or your children, of if you are a victim of domestic violence.

Child Benefit

Children can leave school on the last Friday in June if they will be 16 by the end of summer holidays, however, they must do one of the following until they are 18:

- Stay in full time education, for example at a college
- Start an apprenticeship or traineeship
- Spend 20 hours or more a week working or volunteering, whilst in part time education or training

Child Benefit stops on the 31st August on or after your child's 16th birthday if they leave education or training. It will continue up to the age of 29 if they stay in approved education or training, but you will need to inform Child Benefit.

Approved Education must be full time (an average of 12 hours or more a week supervised study or course related work experience), it includes:

- A Level or similar
- NVQs and other vocational qualifications up to level 3
- Traineeships in England
- Home education if started before your child turned 16

Courses are not approved if paid for by an employer or 'advanced', for example a university degree or BTEC Higher National Certificate.

Approved Training is unpaid and can include foundation apprenticeships

Courses that are part of a job contract are not approved.

When you child leaves approved education or training, payments will stop at the end of February, 31st May, 31st August or 30th November (whichever comes first).

You must tell Child Benefit if there is a change in circumstances or any breaks in your child's education or training. You can call them on 0300 200 3100 Monday - Friday 8am to 8pm and Saturday 8am to 4pm.

Winter Fuel Payment

If you have reached State Pension Age, you maybe entitled to between £100 and £300 to help you pay your heating bills, this is known as 'Winter Fuel Payment'

This is normally paid automatically, but if you haven't received your payment by the beginning of January you can call the Winter Fuel Helpline on 0800 731 0160 or visit

www.gov.uk/winter-fuel-payment

Reducing your outgoings

List all your regular bills and spending, you need to make your budget plan realistic. Everyone will have a different budget, and you need to include any extra costs you have because of circumstances, for example a disability.

Below are some ways you might be able to reduce your outgoings:

Council Tax discounts and exemptions

You maybe able to get a discount or exemption from Council Tax if:

- You live alone, or with someone who is not counted (eg full time student)
- You are a full-time student
- You/another occupant are disabled and live in a larger property than you would need otherwise
- And if you are on a low income

www.bracknell-forest.gov.uk/council-tax

Move to a smaller home

If you live in a property that is larger than you need, you may want to consider moving to a smaller home with lower rent and running costs.

The amount you receive Universal Credit or Housing Benefit towards your rent may be reduced if you have any spare bedrooms, this is known as the Bedroom Tax of Under Occupation reduction.

Housing Association tenants could be given a higher priority for rehousing:

www.bfcmychoice.org.uk

Support with money worries: **www.bracknell-forest.gov.uk/support-residents**

Improve Energy Efficiency/Energy saving: **www.bracknell-forest.gov.uk/housing/energy-efficiency-home**

Open a help to save account if you can: **www.gov.uk/get-help-savings-low-income**

(This can effectively double your money over four years)