

# Getting married or moving in with a partner



citizens  
advice

Getting married, entering into a civil partnership or moving in with your partner is an exciting time but it's a good idea to start gathering information at an early stage and to make preparations for the date when you will be living together. There are a number of issues you should think about:

## Housing:-

- Make sure you're aware of all the hidden costs of moving house by reading the checklist at [www.reallymoving.com/moving-cost-calculator](http://www.reallymoving.com/moving-cost-calculator). We also have a 'Moving House' fact sheet with more practical things to consider.
- If you are currently renting a property and the other person is moving in with you, check your tenancy agreement or with your landlord to ensure that you are allowed to do this.
- You can arrange for your post to be re-directed automatically to your new address [www.postoffice.co.uk/redirection](http://www.postoffice.co.uk/redirection) - there is a fee of around £30 for this.
- It's a good time to save money by reviewing your current energy tariff and supplier. Consider booking an energy makeover at your local Citizens Advice.

## Benefits:-

- If you are receiving benefits, changing the number of people in the household will normally have an effect on the money you receive. You can complete a benefit check to find out if you are eligible for benefits as a couple at [www.entitledto.co.uk](http://www.entitledto.co.uk)
- If you are claiming tax credits, you need to inform HMRC of your change in circumstances. Alternatively you may now be eligible for tax credits as a couple and you will need to make a new claim. Tax credits helpline – 0845 300 3900 & [www.hmrc.gov.uk](http://www.hmrc.gov.uk). If you are in receipt of housing benefit and/or council tax reduction, you should notify your local council of the change.
- If you fail to notify the various benefit agencies of the change then you may find that you have a large overpayment to deal with later on.

## Money:-

- Consider drawing up a new household budget to help manage your expenditure. Your local Citizens Advice may be able to help with this, or you can use Citizens Advice's online budget planner at [www.citizensadvice.org.uk/debt-and-money/help-with-debt/budgeting/budgeting-tool](http://www.citizensadvice.org.uk/debt-and-money/help-with-debt/budgeting/budgeting-tool)
- Make sure you have accounted for all the costs of your wedding or civil partnership, such as photography, venue booking, clothing, food - guidance is available online at sites such as [www.weddingguideuk.com/budgeting-for-your-wedding](http://www.weddingguideuk.com/budgeting-for-your-wedding)
- If you need to borrow money to meet these costs, read up on borrowing money responsibly and dealing with your creditors using the websites on the back of this factsheet.

## Relationships:-

- If you have children, you may need to consider making arrangements for your their education if you are moving to a new area. You can find information on local schools at [www.warwickshire.gov.uk/schoolsandlearning](http://www.warwickshire.gov.uk/schoolsandlearning)
- If you are paying child maintenance for children, you may find that your change of circumstances affects how much you need to pay. You can check with the calculator at [www.gov.uk/calculate-your-child-maintenance](http://www.gov.uk/calculate-your-child-maintenance)
- Seriously consider making a will so that the right person/s will benefit from your estate and your wishes will be taken into account. Visit the Law Society at [solicitors.lawsociety.org.uk](http://solicitors.lawsociety.org.uk) to find a local solicitor, or visit your local Citizens Advice. If you are a member of a union, check to see if they offer a free will-making service.

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## Other useful organisations and websites:-

See Citizens Advice's website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for detailed information regarding individual benefits and tax credits, housing rights and responsibilities, wills and general information on marriage and cohabitation.

More debt and money tips can be found at [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

Information on budgeting, borrowing and managing money is available at [www.moneyadviceservice.org.uk/en](http://www.moneyadviceservice.org.uk/en)

For information on the rights of lesbians, gay men and bisexuals, either email [info@stonewall.org.uk](mailto:info@stonewall.org.uk) or telephone the information line on 0800 050 20 20.

For issues of racial discrimination, visit Warwickshire Race Equality Partnership at [www.wrep.org.uk](http://www.wrep.org.uk) or report a racist incident at [www.wrep.org.uk/reportincident](http://www.wrep.org.uk/reportincident)

North Warwickshire Borough Council – [www.nwbc.gov.uk](http://www.nwbc.gov.uk) or Tel. One Stop Shop 01827 715341 for information on housing benefits, council tax benefits, council tenancies and registering to vote from your new address.

Warwickshire County Council [www.warwickshire.gov.uk](http://www.warwickshire.gov.uk) for information on 'Schools and Learning' (e.g. location of schools, school places, children's centres and childcare). Libraries and Leisure – information on facilities in the area.

## For More Information:-

If you need further help with your financial situation, we can offer free and confidential advice to suit your personal needs and provide tailored solutions to suit your individual circumstances. We can give money management support e.g. budgeting and cost saving through fuel, housekeeping and insurance bills.

Please contact North Warwickshire Citizens Advice, The Parish Rooms, Welcome Street, Atherstone CV9 1DU on 01827 712852 or email [admin@nwcab.org.uk](mailto:admin@nwcab.org.uk) for further information. We also run a drop-in advice session from 9:30-2:00 on Monday, Tuesday and Friday, and an evening drop-in session from 3:30-6:30 on Wednesday - no appointment required.

For Freephone access to North Warwickshire Citizens Advice and other local organizations, please see details of Community Hubs in North Warwickshire – [www.nwcab.org.uk/Community-Hubs.htm](http://www.nwcab.org.uk/Community-Hubs.htm)