

Significant Change in Income

Changes in household income can be a challenge when it comes to managing a budget, especially if the change is a decrease in household income. There are a number of issues that might be useful to think about:-

Benefits:-

- To check for new entitlements or to check potential changes in benefits visit www.entitledto.co.uk or ask for a benefits check at your local Citizens Advice.
- A benefit check will also help you identify rights to passported benefits such as free prescriptions, free dental services and free optical services. See 'Help with health, education and legal costs' on www.citizensadvice.org.uk costs for more information.
- If you have had a change of circumstances such as losing your job or additions to the household (such as a new partner), you will need to inform the relevant agencies to avoid an overpayment or claim any new entitlements. For Jobseekers Allowance or Employment and Support Allowance contact the local Job Centre - find their contact details at www.gov.uk/contact-jobcentre-plus for Housing Benefit and Council Tax Support contact your local council, and for Tax Credits contact HMRC.

Debt:-

- If your change in income has left you unable to keep up with payments to creditors, you could attempt to negotiate a more affordable repayment plan. Your local Citizens Advice can advise on dealing with debt and your creditors.
- If you are unable to manage your debts, there are solutions such as Bankruptcy, IVAs and Debt Relief Orders to consider - organisations such as Citizens Advice, National Debtline (0808 808 4000) and StepChange (0345 345 4 345) can advise on your options.

Employment:-

- Check whether you are receiving the National Minimum Wage visit by visiting www.gov.uk/am-i-getting-minimum-wage and whether you have been given the correct Tax code by visiting www.hmrc.gov.uk/calcs/stc.htm
- Be aware that if you have lost your job, depending on the circumstances you may find you cannot receive Jobseeker's Allowance due to a sanction - see www.gov.uk/jobseekers-allowance/further-information for details, or visit your local Citizens Advice. You may be able to apply for a hardship payment - contact details are available on the gov.uk link above.
- If you need advice or support regarding your employment (for example, if you feel your dismissal was unfair or not done correctly) you can contact your local Citizens Advice or Warwickshire Employment Rights Service (WERS) for guidance on 02476 641988 (based in Nuneaton). Alternatively, you could discuss your situation with ACAS' employment advice line, 0300 123 1100.
- If your change in income is due to a deduction from your wages, check whether the deduction is fair and legal at www.acas.org.uk/index.aspx?articleid=4125

Housing:-

- Be aware of 'Non Dependent deductions' if you are receiving benefits - these are deductions from benefits that are made if there are people living with you who are not disabled or children. Non-dependents are expected to contribute financially to the household to account for this.
- Additional income could be gained through the rent a room scheme - visit www.gov.uk/rent-room-in-your-home/the-rent-a-room-scheme.
- Check if you can make savings on household bills such as energy or broadband by selecting a cheaper tariff or switching supplier. Your local Citizens Advice can help with this, and there is information on choosing and switching supplier at www.moneysavingexpert.com

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Other useful organisations and websites:-

North Warwickshire Borough Council – www.nwbc.gov.uk or Tel. One Stop Shop 01827 715341 for information on housing benefit, council tax benefit and tenancies and to notify a change of circumstances.

HMRC – For information on tax credits – Tel. 0845 300 3900 or visit www.hmrc.gov.uk

The Family Information Service – www.warwickshire.gov.uk/fis or Tel. 0845 090 8044 or 01926 742274. They can offer free help and advice on all aspects of family life.

Warwickshire Employment Rights Service (WERS) – (based in Nuneaton) - Tel. 02476 641988 for guidance on employment issues or visit enquiries@warksemprights.com .

www.citizensadvice.org.uk/benefits/help-if-on-a-low-income - information on benefits and help for people on a low income.

Find your nearest food bank - www.trusselltrust.org/map. North Warwickshire Borough Council operate a Food Bank and you can apply by calling 01827 715341, or North Warwickshire Citizens Advice can make a referral to them.

If you need support for specific circumstances or one of events, you may be able to find help by searching for grants. Visit the following websites to make a search:

- www.turn2us.org.uk
- www.charitysearch.org.uk
- www.family-action.org.uk

Warwickshire Welfare Rights Advice Service (WWRAS) are a specialist benefits organisation. They have a series of downloadable leaflets for the public at www.wwras.org.uk/leaflets/public-leaflets-download

If you are in urgent need you can apply for support from your local Welfare scheme for help with such as fuel costs, white goods and food provision. Visit www.warwickshire.gov.uk/localwelfarescheme or call 0800 4081448 or 01926 359182

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 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