

Making the most of your money (St Albans District)

Tips on how you can increase your income and reduce your spending

Increasing your income

✓	Ways you can increase your income	The website address
	Check you're claiming all the benefits and tax credits you're entitled to	www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get
	Check what benefits you can get if you're sick or disabled	www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers
	Check if you can get a grant from a charity or benevolent fund	https://grants-search.turn2us.org.uk
	Check whether you can get a tax refund, claim any tax allowances or find out more about income tax	www.gov.uk/topic/personal-tax/income-tax www.taxaid.org.uk/guides/information www.gov.uk/claim-tax-refund www.gov.uk/income-tax-rates www.taxaid.org.uk/guides/taxpayers
	Find out how to go about claiming child maintenance	www.citizensadvice.org.uk/family/children-and-young-people/child-maintenance
	Check if you can get any help with school costs	www.citizensadvice.org.uk/family/education/school-education/help-with-school-costs Local Trusts e.g. https://www.theharpentrust.org.uk
	Check if you can get help with childcare costs	www.moneyhelper.org.uk/en/family-and-care/becoming-a-parent/help-with-childcare-costs
	Check if you could have an unclaimed child trust fund for a child who has now turned 18	www.gov.uk/child-trust-funds/find-a-child-trust-fund
	Can you find a job or increase your hours? Estimate your tax to find out how your income could change and check how this change will affect any benefits you receive	www.gov.uk/estimate-income-tax www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get
	If you're over the age of 55 you could access your pension pot. You should get independent information and	www.citizensadvice.org.uk/debt-and-money/pensions/nearing-retirement/what-you-can-do-with-your-pension-pot (for independent

	advice before taking any money from your pension pot. Free independent guidance is available from Money Helper	information about your options and how they can affect you) www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise
	Could you rent out a spare room to a lodger? Think about how this could affect you first	www.citizensadvice.org.uk/housing/renting-a-home/subletting-and-lodging/lodging-index/taking-in-a-lodger-what-you-need-to-think-about-first
	Get help with savings if you're on a low income	www.gov.uk/get-help-savings-low-income
	Can you claim compensation for an injury? Do you have any other possible claims? Are you about to receive a lump sum payment, for example redundancy or a backdated benefit?	www.citizensadvice.org.uk/law-and-courts/personal-injuries/ If you're not sure, please talk to your adviser
	Other ways you may be able to boost your income	www.moneysavingexpert.com/make-money
	Can those who are staying with you help by contributing to your bills?	

Cutting down on your bills and spending, including cost of living support

✓	Ways you can reduce your spending	The website address
	Information and support available for the cost of living	
	General information	www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/if-youre-struggling-with-living-costs/ www.moneysavingexpert.com/family/cost-of-living-survival-kit www.moneyhelper.org.uk/en/everyday-money
	Housing and council tax	
	Can you cut down your mortgage costs	www.citizensadvice.org.uk/debt-and-money/mortgage-problems/how-to-sort-out-your-mortgage-problems/cutting-down-your-mortgage-costs
	Can you get help with your rent costs – This includes help from your local authority's Discretionary Housing	www.citizensadvice.org.uk/housing/renting-privately/private-renting/get-help-with-renting-costs

	Payment scheme	https://www.stalbans.gov.uk/discretionary-housing-payments
	Check if you can pay less council tax Ask your adviser for more information.	www.citizensadvice.org.uk/housing/council-tax/check-if-you-can-pay-less-council-tax www.moneyhelper.org.uk/en/homes/buying-a-home/how-to-save-money-on-your-council-tax-bill www.moneysavingexpert.com/council-tax-government-grants https://www.stalbans.gov.uk/helping-paying-your-rent-or-council-tax
	Could you ask your local authority to pay council tax over 12 months instead of 10	www.gov.uk/council-tax/paying-your-bill https://www.stalbans.gov.uk/difficulty-paying
Gas Electricity and water		
	Can you save money on your gas and electricity Could you get any grants, discounts or extra help from your supplier Can you use less energy or make your home more energy efficient?	www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/save-money-on-your-gas-and-electricity www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills www.moneyhelper.org.uk/en/everyday-money/budgeting/save-money-on-your-gas-and-bills www.moneysavingexpert.com/energy AND www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy www.energysavingtrust.org.uk/energy-at-home
	Can you get help paying your water bills Check if you can save money by changing to a water meter	www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/help-with-paying-your-water-bills https://www.ccwater.org.uk/watermetercalculator/ www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/help-if-your-struggling-to-pay-your-water-bill Low income fixed tariff details: www.affinitywater.co.uk/faq?faq=qed00058

Insurance	
Shop around for the best insurance deals for all of your insurance; including your house (building and contents), life, car, travel and health	www.moneyhelper.org.uk/en/everyday-money/insurance www.moneysavingexpert.com/insurance
Check that you still need your insurance and whether it gives you more cover than you need	
Banking and financial services	
Banking and savings (links cover types of bank account, choosing a bank account, banking problems and more)	www.citizensadvice.org.uk/debt-and-money/banking www.moneyhelper.org.uk/en/everyday-money/banking www.moneysavingexpert.com/banking
Getting independent financial advice	www.citizensadvice.org.uk/debt-and-money/getting-financial-advice
Landline, TV, internet and mobiles	
Can you get a better deal by switching your telephone, TV, internet or mobile provider If you're on benefits you can check if you qualify for a social tariff	www.citizensadvice.org.uk/consumer/phone-internet-downloads-or-tv/switch-broadband-phone-or-tv-provider www.ofcom.org.uk/news-centre/2021/struggling-to-afford-phone-or-broadband-social-tariff-could-help? www.moneysavingexpert.com/broadband-and-tv www.moneysavingexpert.com/mobiles
Travel	
Check if you can get help with travel for NHS treatment	www.nhs.uk/nhs-services/hospitals/going-into-hospital/how-to-organise-transport-to-and-from-hospital
If you travel by train, can you get a railcard or a refund for a cancelled or late train? Can you split your train ticket to save money?	www.railcard.co.uk www.citizensadvice.org.uk/consumer/holiday-cancellations-and-compensation/getting-a-refund-for-a-cancelled-or-delayed-train www.moneysavingexpert.com/travel/cheap-train-tickets

	Check whether you can reduce the cost of travel if you're disabled	www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/help-for-disabled-travellers1
	Look for other ways to reduce your travel costs, like searching locally for cheap fuel, use bus passes or travel cards, travel off peak, car share, or travel by bicycle or walk	www.moneyhelper.org.uk/en/everyday-money/buying-and-running-a-car/cut-your-car-and-train-costs www.moneysavingexpert.com/travel
	Health	
	Check if you can save money on prescriptions. If you're on benefits you may also get help with health costs, dental treatments and sight tests	www.nhs.uk/nhs-services/help-with-health-costs www.gov.uk/help-nhs-costs www.nhsbsa.nhs.uk/nhs-low-income-scheme
	If you're pregnant or have young children, check if you can get free vouchers to buy food and milk	www.healthystart.nhs.uk/
	Budgeting	
	Use budgeting tools, planners and guides, including calculators that help you plan for life changes, such as saving, planning for a baby or retirement, or planning for Christmas	www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget www.moneyhelper.org.uk/en/everyday-money/budgeting www.moneysavingexpert.com/banking/Budget-planning www.moneyhelper.org.uk/en/tools-and-calculators www.moneysavingexpert.com/shopping
	Impartial and free sources of information	
	There are other tips on saving money in these free and independent websites along with resources that can help you keep track of your money, shop around, pay less and connect you with help if things go wrong	www.moneyhelper.org.uk www.moneysavingexpert.com www.which.co.uk/money www.citizensadvice.org.uk www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue