

# Income Maximisation Guide

These pages contain ideas for increasing your income and reducing your expenditure. Most are accessible online and where there is a contact number this has been included for you. Please use the tick box at the end of each column to tick if you could try this out.

Option	More Information about it	Organisation	Phone	Web	
Benefit Check	This is where you check that you are getting all the benefits that you are entitled to. This looks at your current income and household situation and then recommends any extra or increased benefits you can apply for.	Turn2Us	0808 802 2000	<a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a>	<input type="checkbox"/>
Discretionary Housing Payment	This is an extra benefit you can apply for from your local Council. You must be receiving either Housing Benefit or Universal Credit Housing element and have either rent arrears which put your home at risk or a shortfall between the amount rent due and the amount of help you get.	Apply to local Council	If you need help then contact your local Citizens Advice on 0800 144 8848	<a href="http://www.citizensadvice.org.uk/about-us/contact-us/contact-us/web-chat-service/">www.citizensadvice.org.uk/about-us/contact-us/contact-us/web-chat-service/</a>	<input type="checkbox"/>
Start Work/Increase Wages	If you are able to work or are already working and can increase your hours then this is a potential option. If you get benefits then check first how many hours you can work without affecting them with Turn2Us. Most local	Contact your local Council			<input type="checkbox"/>

	Councils have an association or charity they can refer you to for advice on CVs, Job Search and free training.				
Help with Childcare	If you are on Tax Credits or Universal Credit then you might be able to get help with your childcare whilst working. There is also free childcare available from the Government if you are on certain benefits and your child is 2 or older. For children age 3 until school age there is free childcare for 12 hours per week during term time. For those working there is also access to tax-free childcare.	Childcare Service helpline  Gingerbread (single parents only)	0300 123 4097  0808 802 0925	<a href="http://www.gov.uk/find-free-early-education">www.gov.uk/find-free-early-education</a>  <a href="http://www.gov.uk/government/organisations/hm-revenue-customs/contact/childcare-service-helpline">www.gov.uk/government/organisations/hm-revenue-customs/contact/childcare-service-helpline</a>  <a href="http://www.gingerbread.org.uk">www.gingerbread.org.uk</a>	<input type="checkbox"/>
Child Maintenance	If you are a single parent then you may be able to claim financial help from the other parent of your children. If you are on benefits this will not affect them. If you need advice then you can contact Gingerbread.  If you cannot sort this out between the two of you then you can apply to the Child Maintenance Service for them to help you arrange this. This service	Gingerbread  Child Maintenance Options	0808 802 0925  0800 171 2345	<a href="http://www.gingerbread.org.uk">www.gingerbread.org.uk</a>  <a href="https://child-maintenance.service.gov.uk">https://child-maintenance.service.gov.uk</a>	<input type="checkbox"/>  <input type="checkbox"/>

	costs £20 then a percentage of the payments.				
Adult Children	If you have adult children living at home then they may be able to help you out with regular payments towards the household expenses. If they were living elsewhere they would have to pay this so should pay a contribution towards their share of the household bills and food.				<input type="checkbox"/>
Wage Slip Check	<p>Check your wage slip to make sure you have the correct tax code. 1257L is the standard code for a working person with one job. If this is wrong contact HMRC for advice.</p> <p>Check to make sure you are getting paid at least the minimum wage for your age. If you are not then contact ACAS for guidance on what to do next.</p>	<p>HMRC</p>             <p>ACAS Helpline</p>	<p>0300 200 3300</p>             <p>0300 123 1100</p>	<p><a href="http://www.gov.uk/tax-codes/updating-your-tax-code">www.gov.uk/tax-codes/updating-your-tax-code</a></p>             <p><a href="http://www.acas.org.uk/national-minimum-wage-entitlement">www.acas.org.uk/national-minimum-wage-entitlement</a></p>	<input type="checkbox"/>             <input type="checkbox"/>
Rent A Room Scheme	If you have a spare bedroom in your home then you may be able to rent it out to bring in extra income. For those on Universal Credit, income		Talk to your landlord if you rent before you consider this option	<p><a href="http://www.gov.uk/rent-room-in-your-home">www.gov.uk/rent-room-in-your-home</a></p>             <p><a href="https://www.citizensadvice.org.uk/housing/renting-a-home/subletting-and-lodging/lodging-index/taking-in-a-lodger-what-you-need-to-think-about-first/">https://www.citizensadvice.org.uk/housing/renting-a-home/subletting-and-lodging/lodging-index/taking-in-a-lodger-what-you-need-to-think-about-first/</a></p>	<input type="checkbox"/>

	from renting a room will not affect your benefit. It will affect all other means tested benefits.				
Grants	For those on low income needing money then a grant might be a good option. You can get help with many things including white goods, bedding, rent arrears, school uniform amongst others. There are about 300 different charities in all, including some specifically devoted to clearing water, gas and electric debts.	Turn2Us	0808 802 2000	<a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a>	<input type="checkbox"/>
Bank Statement Check	Try to check your bank statements every 3 months to make sure that there is nothing coming out that you are not aware of.				<input type="checkbox"/>
Insurance Check	If you have insurances then you might want to check: if you have the correct type of insurance such as if you have insurance for your washing machine and fridge individually is it cheaper to get home insurance covering all your appliances and also is there a better deal you can get on your insurance.	Money Helper	0800 138 7777	<a href="http://www.moneyhelper.org.uk">www.moneyhelper.org.uk</a>	<input type="checkbox"/>

<p>Food Shopping Ideas</p>	<ol style="list-style-type: none"> <li>1. Don't go shopping when hungry as this leads to spending more on impulse buys</li> <li>2. Make a shopping list whilst at home to check what you already have in the cupboards and fridge</li> <li>3. Try meal planning. This is where you make a plan for the week and only buy the ingredients needed for them.</li> </ol>	<p>Local Library</p>	<p>You can pop into your local library who will have books about cooking and meal planning.</p>	<p><a href="https://www.bbcgoodfood.com/howto/guide/easy-7-day-family-meal-plan">https://www.bbcgoodfood.com/howto/guide/easy-7-day-family-meal-plan</a></p> <p><a href="https://forums.moneysavingexpert.com/discussion/346932/the-complete-menu-plans-collection">https://forums.moneysavingexpert.com/discussion/346932/the-complete-menu-plans-collection</a></p> <p><a href="http://www.moneysavingexpert.com/shopping/cheap-supermarket-shopping/">www.moneysavingexpert.com/shopping/cheap-supermarket-shopping/</a></p>	<input type="checkbox"/>
<p>Phone, TV and Broadband Deals</p>	<p>Use an accredited price comparison service to see if you can save money on your current supplier.</p>	<p>OFCOM</p>	<p>0300 123 3333</p>	<p><a href="https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/price-comparison">https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/price-comparison</a></p>	<input type="checkbox"/>
<p>Discount Broadband for those on benefits</p>	<p>Talk Talk offers free broadband for 6 months for jobseekers via a voucher from your Jobcentre work coach</p> <p>Some companies offer social tariffs with discounts for those on benefits. These change so ring OFCOM about what is currently on offer.</p>	<p>Contact your local Jobcentre</p> <p>OFCOM</p>	<p>0300 123 3333</p>	<p><a href="http://www.talktalkgroup.com/about-us/DWP-Jobseekers-Voucher-Scheme">www.talktalkgroup.com/about-us/DWP-Jobseekers-Voucher-Scheme</a></p> <p><a href="http://www.broadbandgenie.co.uk/broadband/help/broadband-on-benefits">www.broadbandgenie.co.uk/broadband/help/broadband-on-benefits</a></p>	<input type="checkbox"/>  <input type="checkbox"/>

Magazines and Newspapers	It is free of charge to sign up to your local library service. They offer free digital magazine and newspapers to their members. If you are able to get online then you can talk to your local library about signing up for these. If you are not able to go online then pop in and see what they have available there.	Go to your local Library			<input type="checkbox"/>
Gas and Electric	<p>You could see if you can switch to get a better deal using a company which is regulated by OFGEM to give you the best deals in your area.</p> <p>You could try reducing your energy usage by getting advice from an energy reduction service. There are some free ones in some local areas.</p>	<p>For Help call your local Citizens Advice</p> <p>To find your local energy reduction service ask your local Council.</p>	<p>0808 223 1133</p> <p>Croydon Healthy Homes on 0800 292 2529</p> <p>Kingston/Wandsworth/Merton/Sutton/Richmond for Thinking Works on 0800 118 2327</p>	<p><a href="https://www.ofgem.gov.uk/information-consumers/energy-advice-households/switching-energy-tariff-or-supplier">https://www.ofgem.gov.uk/information-consumers/energy-advice-households/switching-energy-tariff-or-supplier</a></p> <p><a href="http://www.croydon.gov.uk/environment/sustainable-development/energy/croydon-healthy-homes">www.croydon.gov.uk/environment/sustainable-development/energy/croydon-healthy-homes</a></p> <p><a href="http://www.thinkingworks.co.uk/wandsworth-wrap">www.thinkingworks.co.uk/wandsworth-wrap</a></p>	<input type="checkbox"/>
Water	Discount Tariffs – If you are on a low income or on benefits with a health problem which means you need to use extra water then contact your water company to ask about their	Contact your water company		<a href="http://www.ccwater.org.uk/households/help-with-my-bills/">www.ccwater.org.uk/households/help-with-my-bills/</a>	<input type="checkbox"/>

	<p>water discounts you can apply for.</p> <p>Water Meter – If you do not use a lot of water then you may not have a water meter. You could check with your water company or use a water meter calculator to see if you could save money.</p>			<p><a href="http://www.ccwater.org.uk/watermetercalculator">www.ccwater.org.uk/watermetercalculator</a></p> <p><a href="http://www.moneysavingexpert.com/utilities/cut-water-bills/">www.moneysavingexpert.com/utilities/cut-water-bills/</a></p>	<input type="checkbox"/>
Council Tax	<p>There are discounts and exemptions you can apply for to lower your Council Tax bill if it is not fully covered by benefit. These are applied for from your local Council and cover:</p> <ul style="list-style-type: none"> <li>• Carers (not of your partner or child)</li> <li>• Severe Mental Impairment (of an adult in your household)</li> <li>• Disabled Band Reduction if you have an extra room due to disability needs or a bigger property to fit a wheelchair</li> <li>• Student exemption for adult students</li> </ul>	Contact your local Council Tax department		<a href="http://www.gov.uk/council-tax/who-has-to-pay">www.gov.uk/council-tax/who-has-to-pay</a>	<input type="checkbox"/>
Financial Capability Course	Go on a free Financial Capability course. There are various options which are online.	MSE			<input type="checkbox"/>  <input type="checkbox"/>

	If you cannot get online then contact CAP to book one of their nationally available courses which are available face to face.	CAP			
Get Help to Get Online	Your local library may have services which can help you learn to use computers if you are not able to. If they have not then they may be able to help you find a free course. Being online makes everyday life easier.	Local library			<input type="checkbox"/>

Last Updated 02-11-2022 – Suitable for those living in England and Wales.

