

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 benefit 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	www.turn2us.org.uk	<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 Bureau on 0800 144 8848	www.citizensadvice.org.uk/about-us/contact-us/contact-us/web-chat-service/	<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 Councils have an association	Contact your local Council			<input type="checkbox"/>

	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	www.gov.uk/find-free-early-education www.gov.uk/government/organisations/hm-revenue-customs/contact/childcare-service-helpline www.gingerbread.org.uk	<input type="checkbox"/> <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 costs £20 then a percentage of the payments.	Gingerbread Child Maintenance Options	0808 802 0925 0800 171 2345	www.gingerbread.org.uk https://child-maintenance.service.gov.uk	<input type="checkbox"/> <input type="checkbox"/>

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>	HMRC	0300 200 3300	www.gov.uk/tax-codes/updating-your-tax-code	<input type="checkbox"/>
		ACAS Helpline	0300 123 1100	www.acas.org.uk/national-minimum-wage-entitlement	<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 from renting a room will not affect your benefit. It will affect all other means tested benefits.		Talk to your landlord if you rent before you consider this option	www.gov.uk/rent-room-in-your-home 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/	<input type="checkbox"/>

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	www.turn2us.org.uk	<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	www.moneyhelper.org.uk	<input type="checkbox"/>
Food Shopping Ideas	1. Don't go shopping when hungry as this leads to spending	Local Library	You can pop into your local library who will have books about cooking and meal planning.	https://www.bbcgoodfood.com/howto/guide/easy-7-day-family-meal-plan	<input type="checkbox"/>

	<p>more on impulse buys</p> <p>2. Make a shopping list whilst at home to check what you already have in the cupboards and fridge</p> <p>3. Try meal planning. This is where you make a plan for the week and only buy the ingredients needed for them.</p>			<p>https://forums.moneysavingexpert.com/discussion/346932/the-complete-menu-plans-collection</p> <p>www.moneysavingexpert.com/shopping/cheap-supermarket-shopping/</p>	
Phone, TV and Broadband Deals	Use an accredited price comparison service to see if you can save money on your current supplier	OFCOM	0300 123 3333	https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/price-comparison	<input type="checkbox"/>
Discount Broadband for those on benefits	Talk Talk offers free broadband for 6 months for jobseekers via a voucher from your Jobcentre work coach	Contact your local Jobcentre		www.talktalkgroup.com/about-us/DWP-Jobseekers-Voucher-Scheme	<input type="checkbox"/>
	Some companies offer social tariffs with discounts for those on benefits. These change so ring OFCOM about what is on offer.	OFCOM	0300 123 3333	www.broadbandgenie.co.uk/broadband/help/broadband-on-benefits	<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	Go to your local Library			<input type="checkbox"/>

<p>Get Help to Get Online</p>	<p>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 every day life easier.</p>	<p>Local library</p>			<input type="checkbox"/>
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Last Updated 08-12-2022 – Suitable for those living in England and Wales

