

Money Matters

Free and impartial support for your money worries

June 2020

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We know it can be daunting if you're in debt or don't know how to pay the bills, but talking about money can be the first step to getting support and dealing with any money worries we may have.

The kind of things we could help with include:

- Giving advice on budgeting and ways to save money
- Talking to small groups about their money worries
- Helping you to get the support you need and prevent things from getting out of hand
- Helping with charitable grant applications to help people to clear energy debts
- Helping people to access specialist money and debt advice

If you are someone with money worries who could do with our help or if you are an organisation interested in supporting our work in some way then please get in touch.



For more information, contact David Carter:

Email: davidcarter@surreyca.org.uk

Telephone: 07521 503 696

Find out more online:

moneymatters.today

Ever heard of Turn2us?

Turn2us is a national charity providing practical help to people who are struggling financially. Anyone can be a month's wages, illness or bereavement away from a real financial crisis - Turn2us can help you find the support you need to get back on track.

Their benefits calculator takes less than 10 minutes to complete and it will tell you which means-tested benefits you may be entitled to, including tax credits.

Their grants search can help you look for funds that might be able to give you a grant or other types of help. They also offer support through a helpline so if you are struggling financially visit www.turn2us.org.uk or call 0808 802 2000

TURN2US
FIGHTING UK POVERTY

Charitable grants

For those that are in need, hardship or distress there are a number of schemes that offer support to those struggling with their household energy bills and are in energy debt. Each scheme has different criteria in terms of who can apply but schemes often require the following:

- That you live in England
- You have a current energy bill in your name or you are a member of the household that is looking for support
- You have energy debt
- You have received help from a money advice agency

For more information visit: www.lets-talk.online

Advice services

If you are having difficulties dealing with debt problems, you should seek specialist advice. Before seeing an advisor about money issues, it is useful to make a list of your debts and work out your income and expenditure. Please see the back page for organisations that offer free and impartial money and debt advice.

Charitable grant funders

The British Gas Energy Trust

www.bget.org.uk Tel: 0121 348 7797

The British Gas Energy Trust may be able to provide a grant if you are struggling to keep up to date with your energy bills and you don't have to be a customer of British Gas.

The E.ON Energy Fund

www.eonenergyfund.com Tel: 03303 80 1090

This fund is available to E.ON Energy's most vulnerable (existing or previous) customers. The fund can help pay current or final E.ON energy bill arrears. It can also help by providing replacement household items such as cookers, fridges, fridge-freezers and washing machines

NPower Energy Fund

www.npowerenergyfund.com Tel: 01733 421 021

The fund's aim is to help current Npower customers who are experiencing hardship or vulnerability and who



are in debt with their gas and/or electricity as well as providing white goods.

Scottish Power Hardship Fund

www.sedhardship.fund Tel: 0808 800 0128

This fund helps Scottish Power customers who are struggling to pay their gas and electricity bills because of financial difficulties.

The Hardship Fund reduces or clears the Scottish Power energy debt.

Are you struggling with your water bill?

Water companies recognise that sometimes people can struggle to pay their bills and may fall into debt. If this happens to you, your water company can help.

Below is a list of help that water companies can offer, but not all companies offer every scheme or plan. Contact your water company to explain your situation and they will be able to tell you what help they can provide.

- **Reduced bills or social tariffs** - Water companies can offer some customers a lower bill if they are on a low income. Each company operates its own scheme with different qualifying criteria. Contact your water company or find out more.
- **Flexible payment plans** - Water companies can offer flexible payment plans (weekly, fortnightly or monthly) and in some cases can offer 'payment holidays' to help customers through short term financial difficulties. Contact your water company directly to discuss available options.
- **Watersure** - This is available to customers in receipt of income related benefits who have a water meter, and either a large family or a member of the household with a medical condition that requires a significant use of water. The water and sewerage bill is capped at the cost of their company's average household bill.



Contact your water company today!

South East Water

www.southeastwater.co.uk Tel: 0333 000 0001

Sutton and East Surrey Water

www.seswater.co.uk Tel: 01737 772 000

Thames Water

www.thameswater.co.uk Tel: 0800 980 8800

Affinity Water

www.affinitywater.co.uk Tel: 0345 357 2401
or 0345 357 2402

Six things you can do right now that could save you money!

- 1 Find out if you are **eligible for a social tariff from your water company** and ask about any other financial assistance that might be available.
- 2 Reduce your energy bills - You could save hundreds of pounds each year if you **switch to a cheaper supplier or tariff**. Check your energy bill or contact your energy supplier to see you are on their cheapest tariff.
- 3 Check you are getting all the benefits you are entitled to. Visit turn2us.org.uk and do an online benefit calculation or **call 0808 802 2000 for information on benefits, grants and other financial support**.
- 4 Visit www.moneyadvice.service.org.uk and follow the budgeting & savings link. You can get loads of tips and advice on how to save money!
- 5 **Talk to someone** – if you are in **debt and struggling** then get free advice from a recognised and approved organisation. See page 4.
- 6 **Consider switching to a water meter** - If your property has more people living in it than bedrooms, it's worth checking to see if switching to a water meter would help reduce your bill. Use the online calculator to find out any potential savings www.ccwater.org.uk/watermetercalculator



Useful contacts

Surrey Community Action

We have a wealth of knowledge about a variety of organisations, groups and communities across Surrey. We provide advice and support to voluntary and community groups, parish councils and social enterprises and deliver projects to help communities too.

www.surreyca.org.uk

Tel: 01483 566072

Turn2us

Turn2us is a national charity helping people when times get tough. They provide financial support to help you get back on track and can help you find benefits, grants and other financial support. If you struggle to get online you can phone their helpline.

www.turn2us.org.uk

Tel: 0808 802 2000

Money Advice Service

Free and impartial money advice, set up by government. You can get advice and guides to help improve your finances, tools and calculators to help keep track and plan ahead, as well as support over the phone and online

www.moneyadvice.org.uk

Tel: 0800 138 7777

Citizens Advice

There is a wealth of information and advice available on their website. You can also find your local citizens advice through their website.

www.citizensadvice.org.uk

Adviceline: 03444 111 444

Textphone: 18001 03444 111 445



The Sobell
Foundation



Free debt advice

Christians Against Poverty (CAP)

CAP release thousands of families from poverty through their award-winning debt counselling and community groups. Whether it's money worries keeping you up at night, you just can't seem to shake that bad habit, or you're tired of going for job interviews that never get you anywhere – CAP has a service that can help you. Explore their website for ways they can help.

www.capuk.org

Tel: 01274 760720

National Debtline

National Debtline give free and independent advice over the phone and online. Learn about how they can help you by visiting their website or contacting one of their advisors.

www.nationaldebtline.org

Tel: 0808 808 4000

Stepchange Debt Charity

StepChange offer the widest range of debt solutions, to help you no matter what you're dealing with. For free debt advice throughout the UK

www.stepchange.org

Tel: 0800 138 1111

Payplan

One of the UK's leading free debt advice providers. They offer trusted, expert help and advice to anyone struggling with multiple debts.

www.payplan.com

Tel: 0800 280 2816

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