

If you need help with your budget or are worried about debts please contact us.

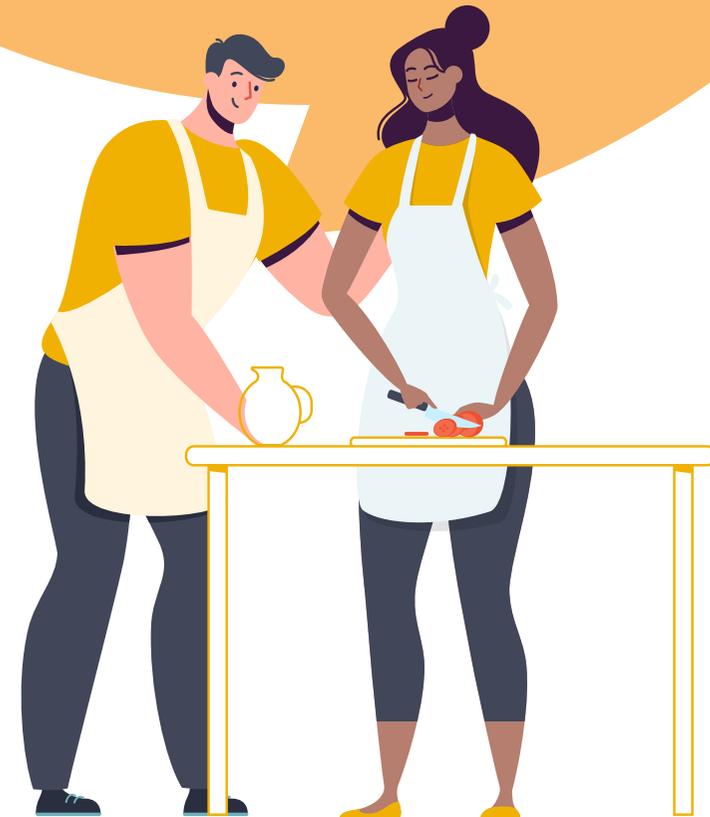
www.caew.org.uk
tel 0808 812 7087

Citizens Advice Elmbridge (West)
is an independent advice agency.
Our advice is free, impartial
and confidential.

We are authorised by the Financial Conduct
Authority (FRN 617782) for debt advice.

What you can do to improve your budget

Making the most of your money.



Maximising income

- Benefit Check:** This helps find all the benefits that you could be entitled to.
- Council Tax - single person discount:** If only one adult lives in your property, you can get a 25% discount. Some adults such as students are not counted.
- Contributions from other household members:** If you have grown up children living with you, ask them to contribute towards the bills.
- Income Tax check:** It is important you have the right tax code and are paying the right amount of tax.
- Increase hours / take on extra shifts:** Can you work more hours, look for additional or better paid work?
- Child Maintenance:** is money to help pay for your child's living costs. It's paid by the parent who doesn't usually live with the child, to the person who does.
- If you're over 55 and have a private pension:** You might be able to take some money from your pension savings to help pay for essential costs, or to pay off your debts. You should talk to a financial adviser first.
- Renting out a room in your home:** If you have a spare room, you might want to rent it out as a source of income. Check if you need permission first.



Reducing expenditure

-  **Fuel bills:** The Energy Saving Trust can provide free home energy checks to make sure you are using less energy. Tel: 0300 123 1234.
-  **Shop around for the best energy deal:** You might get a better deal and pay less for your services.
-  **Water Bills:** If you are in receipt of benefits you may be entitled to the Low Income Fixed Tariff (LIFT), contact your supplier.
-  **Social tariffs for Broadband and mobile phone services:** Social tariffs are cheaper broadband and phone packages for people claiming some benefits. Some providers call them 'essential' or 'basic' broadband.

