



MANAGING MONEY

Support and guidance to help you manage your money, understand your entitlements, and find help if you are struggling financially.



Help and advice

It is important to ensure that you are receiving all the benefits that you may be entitled to. If you are struggling to pay your bills, especially your priority bills, it is important that you speak to someone as soon as possible so help and support can be provided. You can speak to your care provider or Encircle Housing about your bills that relate to your home. On the next page are details of MoneyHelper who will be able to provide additional information for all your finances.



WHAT ARE YOU ENTITLED TO?

The thought of finding out what you are entitled to can be daunting with many not knowing where to start. We have simplified the process, go to the **Benefits Calculator Websites section**, which you will find on the top of the next page, this will take you through the process step by step and advise of the benefits that you may be able to claim. Before you start, you'll need information about savings, income, pension, and any existing benefits that you receive.





BENEFITS CALCULATOR WEBSITES

- Entitledto, go to: www.entitledto.co.uk
- turn2us, go to: benefits-calculator.turn2us.org.uk
- Better Off Calculator, go to: www.betteroffcalculator.co.uk
- GOV.UK, go to: www.gov.uk



PRIORITY BILLS – WHICH BILLS TO PAY FIRST?

Some bills are considered as priority and should be paid first as there can be a serious consequence for not paying. Priority payments are the ones that could leave you homeless, without essential services or where extra powers can be used to enforce the debt.

Bills that should be paid first

- Rent
- TV license
- Council tax
- Phone/internet
- Gas and electric
- Court fines
- Water
- Hire purchase goods
- Money owed to DWP or HMRC

For example, if you fail to pay your rent your landlord may have to act and take you to court, which could result in you becoming homeless or if you do not pay your utilities your gas or electric supply may be cut off and you could be left without heating, hot water and lighting. Serious action may also be taken for failing to pay court fines, such as bailiffs attending your property.





MONEYHELPER



Moneyhelper provide FREE, impartial advice that is explained in way that is easy to understand. They help put you in control of your finances and provide assistance that is quick to find, easy to use and backed by the government. Services can be accessed online, face to face or over the phone. They can also point you to other trusted services should you need further support.

For money help all in one place that's free to use, just search for MoneyHelper.

Open to everyone, MoneyHelper is helping people to clear their debts, reduce spending and make the most of their income, to support loved ones, plan ahead for major purchases and find out about entitlements and to build up savings and pensions and know their options.

BORROWING MONEY

If you are thinking of borrowing money, it is usually more expensive to take out a loan as you will have to pay extra costs such as interest.

If you decide to take out a loan, you should:

- ✓ Consider different deals
- ✓ Check that you can afford to pay the loan back
- ✓ Check that the lender is registered with the Financial Conduct Authority, go to: register.fca.org.uk



IF THE LENDER IS NOT REGISTERED WITH THE FINANCIAL CONDUCT AUTHORITY

If they are not on the register **do not borrow money from them**, these lenders are often called 'loan sharks' and usually want to charge high interest rates and expensive fees. Although they are not allowed, they may want to take things like your passport or bank card to secure the loan and not return them until the amount owing is repaid.



SAFELY REPORT A LOAN SHARK

A loan shark can be safely reported to Stop Loan Sharks which are the only government agency which have the power to investigate loan sharks and illegal money lenders.

**You can call them on 0300 555 2222
or go to www.stoploansharks.co.uk/we-can-help**



HELP TO SAVE SCHEME

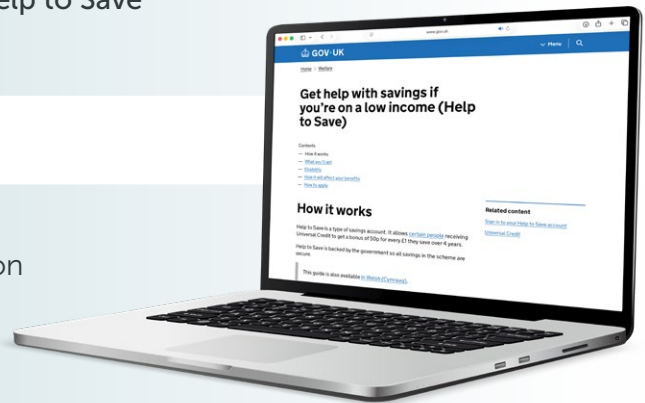
GET HELP WITH SAVINGS IF YOU ARE ON A LOW INCOME

The Government's Help to Save is a savings account for those entitled to working tax credits or universal credit. You get a bonus of 50p for every £1 you save over four years.

- You can save between £1 and £50 each calendar month but you do not have to pay money in every month
- You can pay money into your Help to Save account by debit card, standing order or bank transfer
- You can pay in as many times as you like, but the most you can pay in each calendar month is £50. For example, if you have saved £50 by 8 January you will not be able to pay in again until 1 February
- You can only withdraw money from your Help to Save account to your bank account

FIND OUT MORE

Details and further information can be found on the Government's website, go to:
www.gov.uk/get-help-savings-low-income



IF YOU ARE FINDING THINGS DIFFICULT

With the extra pressure of costs, there may be more worries at the moment.

You may be concerned about friends and family or other things happening in the world. Whatever is on your mind - you are not alone. There are many reasons this moment might feel difficult, and every single one of them is valid.

It is important you check in on yourself and look after your wellbeing.

The Samaritans are committed to helping you, however they can. If you do not feel like there is anyone you can talk to, their compassionate volunteers are there for you.

**Call free, day or night, on 116 123
or email jo@samaritans.org**





CONTACT US

If you have any questions or would like some help and advice, please get in touch:

Call: 0330 390 0517

Email: contactus@encircleha.co.uk

To report a repair call: 0330 094 0142

Email: repairs@encircleha.co.uk

Encircle Housing, First Floor, Lister House, Lister Hill, Horsforth, Leeds LS18 5AZ

Encircle Housing. Registered Provider of Social Housing number 4784 and Co-operative and Community Benefit Society FCA Number 8071. Encircle Housing has charitable rules.