

Support if you're struggling with your finances

If you're struggling with finances we want you to know that you're not alone. We have put together some information below to help you along with details of some organisations that you can contact for support. We want to do everything we can to help signpost to where support is available.

Contact your local Citizen's Advice Bureau or Family Hub

Citizen's Advice Bureau (CAB)

You don't have to be a UK citizen to get support from your local CAB, you just need to be a resident of the local area. The CAB can help you with:

- ✓ Getting benefits or other financial support organised
- ✓ Accessing support for essential costs (food, bills, rent)

Visit the <u>Citizens Advice</u>'s website or contact your local branch to book an appointment <u>Contact</u> <u>us - Citizens Advice Corby & Kettering</u>

Check you're paying the right amount of tax

Make sure you're on the right tax code. If you aren't you might be due a refund. Use the Money Saving Expert's free tax code calculator to find out.

Claim any benefits you're entitled to

Use 1 of these benefits calculators to determine whether there are any benefits you could be claiming:

- ✓ Turn2us
- ✓ Policy in Practice
- ✓ <u>Support for migrant families</u> use this calculator if you are a migrant family, or if you have no recourse to public funds

You may be able to get benefits paid early if you're already feeling the squeeze - this is known as 'a short-term benefit advance' - you will need to contact the Department for Work and Pensions (DWP) office that's dealing with your claim – contact details for Kettering.

Check you've received all the government's cost of living payments

The government's <u>cost of living payment</u> is available for those receiving certain benefits or tax credits. You don't need to apply for these – if you're eligible the money should go straight into your account.

If you think you're due a payment, but haven't received one – <u>report a missing payment</u> to the government here.

Be aware of scams! If you receive any emails, texts or phone calls asking you to fill in an application form or asking for your bank details to receive a cost of living payment, do not talk to them or send a reply. Get more information on cost of living scams on the Money Saving Expert's website

Find out what help you can get with your energy bills

Take a look at these resources from <u>Simple Energy Advice</u>, the <u>British Gas Energy Trust</u> and the Money Saving Expert website.

Let us know if your child is entitled to free school meals (FSM)

If your child is eligible for free school meals (FSM) you need to get them registered. This will allow them to get a free meal at school, and we'll get extra funding to support your child's learning. Details of how to claim in North Northamptonshire or in West Northamptonshire or come into school and we can help.

See what other support you can get from your local authority

There is further information on support that <u>North Northamptonshire</u> and <u>West Northamptonshire</u> can provide

Local authorities have lots of different schemes that you might be eligible for, including:

- √ The <u>holiday activities and food programme</u> access to food and activities over the school holidays
- ✓ Help with transport to school
- ✓ Help with the cost of uniform

Get free or low-cost food

If you're worried about not having enough food to feed your family, you're not alone. There are a number of places offering support.

- ✓ If you have a child under 4, and meet the eligibility criteria, you may be entitled to <u>healthy</u> start food vouchers
- ✓ <u>Kettering Food Bank</u> and <u>Corby Foodbank</u> or you can find other details of local foodbanks with these websites: <u>The Independent Food Aid Network</u>, the <u>Trussell Trust</u>, or your local <u>community fridge</u>
- ✓ Use food waste apps and websites like <u>Olio</u> (for free food and household items from your local community), <u>Too Good To Go</u> (for low cost food from local restaurants), or <u>Low Price Foods</u> (food that has passed its best before date, but is still safe to consume)

Further information

- > Contact StepChange, if you're struggling with debt
- > Contact Shelter if you're having issues related to housing
- > Get free household goods on Freecycle
- > Contact the Salvation Army for emergency assistance
- > See if you're eligible for grants from Turn2us
- > Single parents can get support from <a>Gingerbread