

# Money TALKS

May 2019

PLEASE READ THIS MAGAZINE - IT CONTAINS IMPORTANT INFORMATION

## Every Penny Counts



# Know Your Landlord

**If you are applying for Universal Credit, you will be asked when making your claim on-line to supply your landlord's details.**

You will need the following information:

**RIVER CLYDE HOMES, Roxburgh House,  
102-112 Roxburgh Street, Greenock PA15 4JT**

**Telephone number: 0800 013 2196**

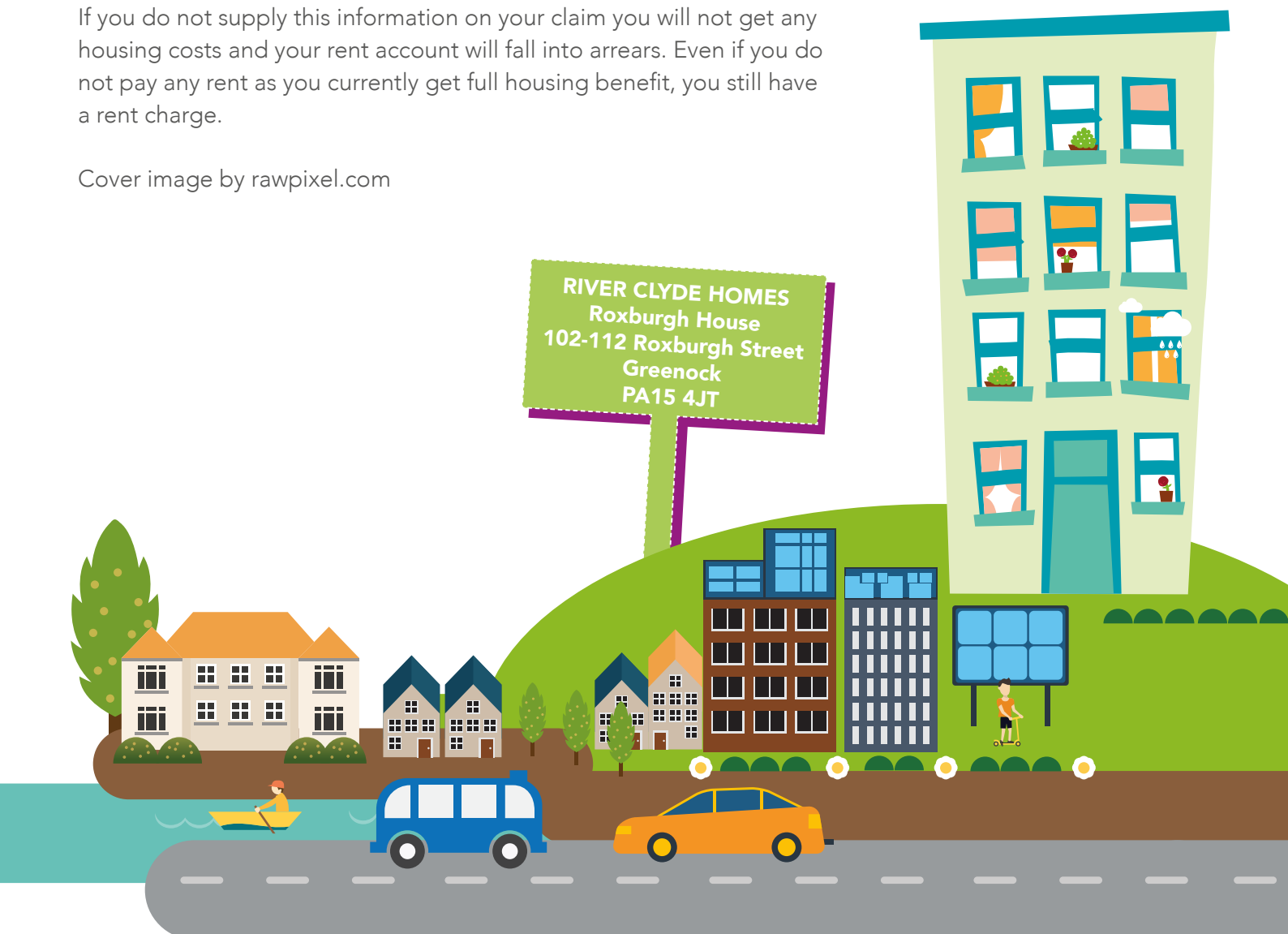
Email: [Universal.Credit@riverclydehomes.org.uk](mailto:Universal.Credit@riverclydehomes.org.uk)

You will also be asked details of your rent amount and if you are not sure please call us to confirm.

**Our Customer Experience Team is available to help you 24/7!**

If you do not supply this information on your claim you will not get any housing costs and your rent account will fall into arrears. Even if you do not pay any rent as you currently get full housing benefit, you still have a rent charge.

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# Welcome to the fourth edition of Money Talks

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**Money talks is the essential guide to your finances, helping you through a challenging times, particularly if you receive benefits.**  
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This edition comes at another important time as the Department for Work and Pensions considers the further roll-out of Universal Credit. Many more customers will be asked to claim Universal Credit over the coming years and so this guide has been produced to give you the facts.

More than just Universal Credit, Money Talks is a handy tool packed with advice and helpful tips including services you can access for free.

River Clyde Homes has specialist teams who can help with any benefit or money related questions. In 2017/18 they generated over £2.45 million in unclaimed benefits for customers as a direct result of their input. Take advantage of this support today by contacting the team if you feel you need help.

Whether you claim benefits or not this magazine has lots of helpful tips to manage your finances.

Once again, River Clyde Homes staff are here to help and I would urge you to contact with any issues you might be facing for free and impartial advice.

Don't suffer in silence, call River Clyde Homes today.

## **Stephen McCabe**

*Inverclyde Welfare & Financial Inclusion Champion*



**Talk to us**  
☎ 0800 013 2196

# FINANCIAL WELLBEING SERVICE

## Last year we helped customers gain over £2.45 million in extra benefits

Our experienced staff provide information, advice and representation for River Clyde Homes tenants on wide range of welfare rights issues.

The advice is free and confidential and an appointment is not always necessary. We can also visit you in your home at a time that is convenient for you.

### The main areas that we can offer support are:

- Help to make new claims and report changes in your circumstances for all benefits including any new devolved benefits offered by the Scottish Government.
- Help you understand and comply with all Department for Work and Pensions, HM Revenue and Customs or Inverclyde Council requests for information.
- Advice and assistance to access additional grants or funding.
- Assistance to resolve benefit problems or challenge decisions, submit reconsiderations and appeals e.g. Inverclyde Council, DWP, HMRC.
- Benefit entitlement calculations tailored to your own personal circumstances.
- Signpost and make referrals to other organisations.

**Please contact our Financial Wellbeing officers if you feel we can offer any advice or support on 0800 013 2196**



## Case Study

Ms X was in receipt of ESA (Employment and Support Allowance) when she accepted a tenancy with River Clyde Homes. As she had no active claim to Housing Benefit we helped her claim Universal Credit (UC) so she could get help towards her rent. We also assisted in applying for Council Tax Reduction and Discretionary Housing Payment as she was affected by the Bedroom Tax. Ms X is vulnerable, had previously been in hospital. She also had a health condition which prevented her from working. However, UC had sanctioned her incorrectly and we assisted her in appealing this decision which went in her favour, a backdated payment was awarded and she was paid back 3 months personal allowance. Prior to claiming UC she was in the support group of ESA but unfortunately the support group element wasn't added to her claim to Universal Credit and she initially missed out on £328.32 per month. With our involvement we got this backdated to the start of her claim.





# ARE YOU ENTITLED TO HOUSING BENEFIT?

**Housing Benefit can help you pay your rent if you're unemployed, on a low income or claiming benefits.**

**You can only make a new claim for Housing Benefit if:**

- You are getting the severe disability premium.
- You got the severe disability premium within the last month and you're still eligible for it.
- You have reached State Pension age.
- You live in temporary accommodation.
- You live in sheltered or supported housing with special facilities such as alarms or wardens.
- Your savings do not exceed £16,000 - unless you get Guarantee Credit of Pension Credit.

## ARE YOU GETTING HOUSING BENEFIT?

Inverclyde Council can review your claim at any point, and could cancel it if you do not respond to any letters. Don't delay: respond today!

### Changes that could affect your Housing Benefit:

- Have you, your partner or someone living with you had a change in benefit?
- Have you, your partner or someone living with you started working more hours or started a job?
- Have you, your partner or a grown up child started college?
- Have you moved address?
- Has someone moved into your home or moved away?
- Have you started receiving a workplace pension?
- Has someone in your home had a baby?
- Have you started paying child care charges?

## NON-DEPENDANT CHARGES

A non-dependent (NDD) can be a parent, child, relative or friend who lives in your home and is over 18.

Non-dependants are expected to pay towards your household costs, and some of what they pay will be for Rent and/or Council Tax. A deduction is made from your Housing Benefit, Universal Credit and Council Tax because of this, even if the non-dependant doesn't pay you. A deduction can be made for each non-dependant who lives with you. Anyone who has a NDD on their Housing Benefit or Universal Credit award currently will need to make up this shortfall in their rent each week. This doesn't apply to partners, lodgers, joint tenants and carers.



### The current levels of Non-Dependant Changes for this year:

If you receive Housing Benefit		If you receive Universal Credit Housing Costs	
The following charges are <b>WEEKLY</b>		The following charges are <b>MONTHLY</b>	
Aged 25 or over in receipt of IS, JSA or UC	<b>£15.60</b>	Aged over 21 in receipt of JSA, ESA, IS, UC or any earned income	<b>£73.89</b>
In receipt of main phase ESA	<b>£15.60</b>	If you or your non-dependant have any changes in circumstances it is important that you get the correct advice for your situation. If you need any advice talk to us.	
<i>Aged 18 or over in paid work and Gross Income:</i>			
gross income: less than £143.00	<b>£15.60</b>		
gross income: £143.00 to £208.99	<b>£35.85</b>		
gross income: £209.00 to £271.99	<b>£49.20</b>		
gross income: £272.00 to £362.99	<b>£80.55</b>		
gross income: £363.00 to £450.99	<b>£91.70</b>	<p>Key:</p> <p><b>IS</b> Income Support;  <b>JSA</b> Job Seekers Allowance;  <b>ESA</b> Employment &amp; Support Allowance;  <b>UC</b> Universal Credit</p>	
gross income: £451.00 and above	<b>£100.65</b>		

**Talk to us**  
 ☎ 0800 013 2196

# Are you entitled to Council Tax Reduction?

**You could be eligible if you're on a low income or claim benefits and may still qualify if you are working.**

Your council tax bill could be reduced by up to 100% however you may still need to pay for water and sewage.

**You can apply if you rent or own your home.**

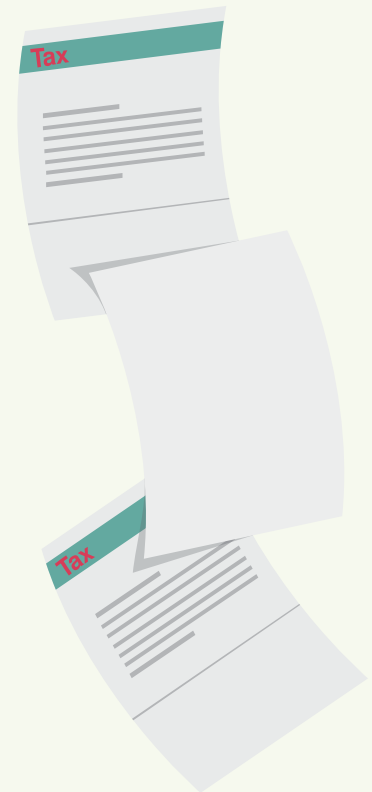
## **What you get depends on:**

- Where you live.
- Your circumstances (eg income, number of children, benefits, residency status).
- Your household income - this includes savings, pensions and your partner's income.
- If your children live with you.
- If other adults live with you.

## **Severe Mental Impairment**

The Council Tax due on a property may be discounted or exempted if one or more of the occupants has a severe impairment of intelligence and social functioning which appears to be permanent. The condition of each person must be certified by a registered medical practitioner and they must be in receipt of (or if of pensionable age would otherwise be entitled to) one or more qualifying state benefits as detailed below.

- Short or Long Term Incapacity Benefit.
- Severe Disablement Allowance.
- Constant Attendance Allowance.
- Attendance Allowance.
- Disabled Person's Tax Credit.
- Universal Credit.
- Employment and Support Allowance.
- Unemployability Supplement or Allowance.
- Armed Forces Independence Payment.
- The Daily Living component of Personal Independence Payment.
- Income Support where the applicable amount includes a disability premium.
- The highest or middle rate of the care component of Disability Living Allowance.



# Devolved benefits



The Scotland Act 2016 devolved 11 benefits to Scotland alongside the powers to create new benefits or top up existing benefits.

## Benefits devolved to the Scottish Government

- Disability Living Allowance.
- Personal Independence Payment.
- Attendance Allowance.
- Severe Disablement Allowance.
- Industrial Injuries Disablement Benefit.
- Carers Allowance.
- Sure Start Maternity Grant (replaced by the Best Start Grant).
- Funeral Expenses.
- Cold Weather Payments and Winter Fuel Payments.
- Discretionary Housing Payment.
- Some powers in relation to Universal Credit (e.g. the ability to split payments between household members).

## Benefits that remain reserved to the UK Government.

These will continue to be administered and delivered by The Department for Work and Pensions.

- Bereavement Benefits.
- Child Benefit.
- Employment and Support Allowance.
- Guardian's Allowance.
- Housing Benefit.
- Income Support.
- Jobseeker's Allowance.
- Maternity Allowance.
- Pension Credit.
- State Pension.
- Statutory payments such as statutory sick pay and statutory maternity pay.
- Tax Credits.
- Universal Credit.

## THESE WILL BE ADMINISTERED AND DELIVERED BY SOCIAL SECURITY SCOTLAND

**Best start grant** helps with the cost of having a baby or starting to care for a young baby and with extra costs as your child reaches nursery and then school age. It replaced the Sure Start maternity grant in Scotland.

**Carer's allowance supplement** is an additional payment for people who are getting carer's allowance. A **young carer grant** will support some young people caring for a disabled person and **carer's assistance** will replace carer's allowance in Scotland.

**Disability assistance** will replace disability living allowance, personal independence payment and attendance allowance.

**Employment-injury assistance** will replace industrial injuries disablement benefit in Scotland.

**Funeral expense assistance** will help people on a low income with the costs of a funeral and will replace the social fund funeral expenses payment in Scotland.

**Cold-spell heating assistance** will help people on a low income in a spell of cold weather and will replace the social fund cold weather payment in Scotland.

**Winter heating assistance** will help people over pension age with fuel costs and will replace the winter fuel payment in Scotland.

## Special Universal Credit rules in Scotland

Although Universal Credit is still a UK-wide benefit, people in Scotland can opt to have their payments made more frequently and, if they get help with rent, can have that part of their Universal Credit paid direct to the landlord. The Scottish Government plans to change the amount of help you get with your rent if you are affected by the Bedroom Tax.

Talk to us  
☎ 0800 013 2196



**Universal Credit (UC) was introduced in Inverclyde 15th October 2015. It's the new way of claiming and maintaining your benefit for most working age claimants. All claims are made and managed online.**

If you are not yet receiving Universal Credit but are receiving one of the following benefits then you may be part of the next phase to **"MOVE TO UNIVERSAL CREDIT"**

- Income Support
- Employment and Support Allowance – income related
- Jobseekers Allowance – income based
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

Your Universal Credit can include all or part of your rent and it's important that you keep your rent account up to date.

It is vital that you keep your online claim up to date by monitoring any outstanding 'To Do's' in your

online account and report any relevant changes as soon as they happen. Examples of changes include:

**RENT** you need to report any change in your rent, River Clyde Homes will be changing your rent on 01/04/2019 and you need to report this change to ensure that you receive the correct housing costs.

**HOUSEHOLD** if anyone moves in or out of your household.

**EMPLOYMENT STATUS** if you start or finish work.

**HEALTH** if you have a new health condition that affects your ability to work.

And any other personal details such as mobile, email, address, bank account etc.

**Failure to report a change on time may result in a sanction, a financial penalty, an overpayment or your claim closing.**



# Universal Credit advances

When you first claim Universal Credit you will not be paid any money until 5 weeks after you submit your claim, you will then be paid monthly.

You can ask for an advance payment of your Universal Credit if you are in financial hardship while you wait for your first payment, for example, if you can't afford to pay your rent or buy food.

You will need to pay back your advance a bit at a time from your future Universal Credit payments, or by other means if you no longer get Universal Credit, for example, from your wages or other benefit you may be getting.

If you are already receiving Universal Credit you may also be able to get a Budgeting Advance to help pay for emergency household costs, for example, buying a new cooker or for help getting a job or staying in work.

# Universal Credit and Scottish Choices

If you apply for or are already getting UC in Scotland you can ask for:

- Your UC to be paid twice a month rather than monthly and/or
- some of your UC to be paid directly to your landlord.

These are called the Scottish UC choices. You will be given these choices on your "To-do-List" after you receive your first payment.

If you choose twice monthly payments you will only get half your monthly amount in your first twice monthly payment. You will get the other half in the next payment, roughly 15 days later. You need to think whether you will be able to pay your bills and manage financially during this time including paying your rent.

If you rent your home you can ask Universal Credit to pay the housing costs element (rent) of your UC directly to your landlord. You don't have to have rent arrears in order to make this request. **YOU NEED TO CONTINUE TO PAY YOUR RENT DIRECT TO YOUR LANDLORD UNTIL UC TELL YOU THAT THEY HAVE SET THIS OPTION UP AND YOU NEED TO CHECK YOUR PAYMENT STATEMENT TO CHECK HOW MUCH THEY HAVE PAID TO YOUR LANDLORD FOR YOUR RENT.**

There may be a shortfall between your UC housing costs element and your rent. For example your UC housing costs element may be lower than your actual rent because you have a spare bedroom or you have a charge for a non-dependant living with you. It is your responsibility to pay the shortfall to stop the build up of rent arrears.

## CANCELLING YOUR SCOTTISH UNIVERSAL CREDIT CHOICE

If you have set up a Scottish UC choice for more frequent payments or for payments direct to your landlord, you can cancel this at any time. You can make the request to cancel by using the journal in your online account.

## RENT INCREASE

River Clyde Homes increases your rent every year usually in April and we will always give you at least 28 days' notice of any change to your rent amount.

This year your rent will increase on 1st April 2019. **YOU MUST LOG INTO YOUR UNIVERSAL CREDIT ACCOUNT ON 01/04/19 TO NOTIFY UC OF A CHANGE TO YOUR RENT AMOUNT.** Failure to report this change will mean that you will receive less housing costs than you maybe should and may end up in rent arrears.

We can assist you to report this change, just let us know if you would like our help!

## HOW EARNINGS AFFECT UNIVERSAL CREDIT

Your earnings will affect how much Universal Credit you will be paid. Earnings can come from a contracted job, agency work, seasonal and casual work or from being self-employed and can be paid weekly, 2 weekly, 4 weekly or monthly.

It doesn't matter how many hours you work – it's the actual earnings you get in an assessment period that counts.

Under Universal Credit earnings are not averaged out over the year.

If you are part of a couple and have a joint award, then both your earnings will be used to calculate your Universal Credit payment.

**Talk to us**  
☎ 0800 013 2196



## REPORT A CHANGE OF CIRCUMSTANCES

You need to report changes to your circumstances to ensure you are getting the right amount each month.

### Changes can include:

- Changes to personal details such as email address, phone number or bank details.
- Someone moves in or out of your household.
- Changes to your relationship status.
- Having a baby or starting to care for a child.
- Changes to caring responsibilities.
- Moving to a new address.
- Increase or decrease to your rent.
- Finding or finishing a job.
- Changes to your health condition.
- Changes to your earnings (only if you're self-employed)
- Changes to Education or Training.
- Changes to your income and savings.
- Your claim might be stopped or reduced if you do not report a change of circumstances straight away. Any changes that would be to your advantage must be reported within 14 days.

### How to report changes

You must report a change of circumstances by either:

- Signing in to your Universal Credit account and by following the change of circumstances link on the home tab or
- By calling the Universal Credit helpline – **0800 328 5644**
- If you need any support please call River Clyde Homes on **0800 013 2196** where you can get assistance from our Financial Wellbeing team.

**Important: You need to consider whether any of the above changes will have an impact on any other benefits you're claiming: Job seekers, ESA, carers allowance, Income support.**

## About reduced payments (sanctions)

Your payment can be reduced if you don't keep a commitment such as an appointment or completing a work search that you said you would. This is known as a sanction. The amount depends on what you failed to do and how often you've been sanctioned in the past year.

### If you don't keep a commitment

You must tell your work coach straight away. You'll need to explain why. If they decide that you had a good reason, your payment won't be reduced. In all the examples you could receive a sanction until you comply but then receive a further sanction after you comply.

### How to avoid reduced payments

#### 1. Look for and take any paid work that you can do

This includes applying for jobs recommended by your work coach and taking up any job you're offered. If you don't, your payment could be reduced for up to 3 years.

#### 2. Be available for job interviews and work as agreed

If you aren't, your payment could be reduced for up to 91 days.

#### 3. Do all the activities you've agreed with your work coach

If you don't, your payment will be reduced. Always do as you agreed.

#### 4. Attend and take part fully in all appointments

If you don't, your payment could be reduced until you arrange a new appointment. You must attend the new appointment.

#### 5. Report changes to your work

If a job ends and you don't report it within 5 days, your payment will be reduced until you do report it. If you leave a job or lose pay by choice or due to misconduct, your payment can be reduced for up to 3 years.

**Don't forget to report when you start a job or earn more.**

**In any of the cases above you have a right to appeal the decision. Contact us on 0800 013 2196 if you need help to challenge the sanction.**

## CHANGES TO YOUR JOB OR YOUR EARNINGS

If your employer operates PAYE (Pay As You Earn) you do not need to report your earnings unless you are asked to do so. HMRC will notify DWP.

If you are self-employed or your employer does not operate PAYE your work coach will explain how to report your earnings.

If you change jobs, lose your job or start a new job, you should tell your work coach.

## IF YOU'RE PAID WEEKLY

If you're paid weekly by your employer, you will get either 4 or 5 payments of earnings within a Universal Credit assessment period. Depending on the amount you get paid this may affect your Universal Credit.

When you have 5 weekly earnings payments within an assessment period, your income may be too high to qualify for Universal Credit in that month. If this happens you will be notified that your income is too high and you will no longer get Universal Credit.

You will need to be prepared for a month when you get 5 wage payments in one assessment period and budget for a potential change in your monthly Universal Credit payments.

You may need to re-apply again when your income reduces the following assessment period.



This will also apply if you are paid fortnightly or 4 weekly. Please make an appointment with us for advice on payment cycles or you can get further information at [www.gov.uk](http://www.gov.uk)

**Talk to us**  
☎ 0800 013 2196

# Did you know...



## **Your rent increase**

River Clyde Home's rent increase is effective from 01 April 2019, you will not be able to increase your rent on your Universal Credit account until this date or after. You must report your new rent figure to ensure that you will receive the correct amount of money. Note - Any advantageous change will need to be reported within 14 days.

## **Rent paid to landlord**

Any Universal Credit Claimants who choose for their landlord to receive the rent directly should be aware that it can sometimes take up to 8 weeks for Universal Credit to forward on the rent payment. This has an impact on rent arrears. Paying your rent by Direct Debit should be considered instead.

## **Moving to Universal Credit**

When moving to Universal Credit you must ensure that your previous Benefits, if applicable, have been closed down to prevent any overpayments.

## **Universal Credit and pensioners**

From 15th May 2019 if you are of 'working age' but your partner is of 'pension age' then you may have to claim Universal Credit rather than pension credit. This will continue until you both reach pension age.

## **Digital Access**

To get online and check your journal you can use your local Jobcentre Plus, local library and community resource centres. Look out for FREE Wi-Fi hotspots.

## **Bank Account**

You need to have a Bank/Building Society account, Post Office account or certain Credit Union accounts when making your claim UC.

## **Final salary including any holiday pay**

If you stop working and claim Universal Credit but are still due a final pay, this will be taken into consideration in your first payment. This could mean that your first payment is reduced. Remember that this includes any holiday pay due.

## **Deductions from your Universal Credit**

Deductions can be made from your payment to repay various debts including any outstanding benefit overpayments, Tax Credit, Social Fund Loans. You can ask for this deduction to be reduced. Please talk to us about help on this.

## **Capital and Assets**

If you have savings and/or property this may affect your payment.

## **Students and Universal Credit**

Most students are exempt from receiving Universal Credit. However there are some exceptions.

## **Don't struggle in silence**

We are here to help and have a wide range of experienced staff who can support you. Speak to us today if you are worried about Universal Credit and we will make the process easier for you.



# Help to Save

Help to Save is a type of savings account. It allows certain people entitled to Working Tax Credit or receiving Universal Credit to get a bonus of 50p for every £1 they save over 4 years.

You get bonuses at the end of the second and fourth years. They're based on how much you've saved. You do not have to pay money in every calendar month. You can pay in as many times as you like, but the most you can pay in each calendar month is £50.

## WHAT YOU'LL GET

You can earn 2 tax-free bonuses over 4 years. You'll get any bonuses you've earned even if you withdraw money.

After your first 2 years, you'll get a first bonus if you've been using your account to save. This bonus will be 50% of the highest balance you've saved.

After 4 years, you'll get a final bonus if you continue to save. This bonus will be 50% of savings you pay into your account above the highest balance you saved in the first 2 years. If your highest balance does not increase, you will not earn a final bonus.

The most you can pay into your account each calendar month is £50, which is £2,400 over 4 years. The most you can earn from your savings in 4 years is £1,200 in bonus money.

Your bonus is paid into your bank account, not your Help to Save account.

Example You pay in £25 every calendar month for 2 years. You do not withdraw any money. Your highest balance will be £600. Your first bonus is £300, which is 50% of £600.

In years 3 and 4 you save an extra £200 to grow your highest balance from £600 to £800. Your final bonus is £100, which is 50% of £200. Even though you withdrew some money after your balance was £800, this doesn't affect your bonus.

## ELIGIBILITY

You can open a Help to Save account if you're either:

- Entitled to Working Tax Credit and receiving Working Tax Credit or Child Tax Credit payments.
- Claiming Universal Credit and your household income in your last monthly assessment period was £542.88 or more.

Payments from Universal Credit do not count as part of your household income.

## HOW TO APPLY

You need a Government Gateway account to apply. If you do not have one you can set one up when you apply.

To start using your Help to Save account, you'll need to provide your UK bank details. You can get further information about Help to Save at [www.gov.uk](http://www.gov.uk)



**Talk to us**  
☎ 0800 013 2196

# Disability Living Allowance for Children

Disability Living Allowance (DLA) for children may help with the extra costs of looking after a child who:

- Is under 16.
- Has difficulties walking or needs much more looking after than a child of the same age who does not have a disability.

Anyone over 16 must apply for Personal Independence Payment (PIP).

You can claim DLA for a child as long as you look after them as if you're their parent. 'Parent' includes step-parents, guardians, grandparents, foster-parents, and even older brothers or sisters.

## The child's disability or health condition

The child's disability or health condition must mean at least one of the following apply:

- They need much more looking after than a child of the same age who does not have a disability.
- They have difficulty getting about.

They must have had these difficulties for at least 3 months and expect them to last for at least 6 months. If they're terminally ill (that is, not expected to live more than 6 months), they do not need to have had these difficulties for 3 months.

### How to claim

You can download the claim form from [www.gov.uk](http://www.gov.uk) or you can order a printed form by telephoning the Disability Living Allowance helpline.

### Disability Living Allowance helpline

Telephone: 0800 121 4600  
Monday to Friday, 8am to 7.30pm

# Personal Independence Payment (PIP)

Personal Independence Payment (PIP) can help you with some of the extra costs if you have a long term ill-health or disability.

The amount you get depends on how your condition affects you, not the condition itself. You'll be assessed by a health professional to work out the level of help you can get. Your rate will be regularly reviewed to make sure you're getting the right support.

## Eligibility

You must be aged 16 or over and have not reached State Pension age to claim.

## You must also have a health condition or disability where you:

- Have had difficulties with daily living or getting around (or both) for 3 months.
- Expect these difficulties to continue for at least 9 months (unless you're terminally ill with less than 6 months to live).

You can get PIP whether you're working or not.

There are additional rules if you live abroad or if you're not a British citizen.

PIP is made up of 2 parts - Daily Living and Mobility.

Whether you get one or both of these and how much you'll get depends on how severely your condition affects you.

## How to claim

You can make a new Personal Independence Payment (PIP) claim by calling the Department for Work and Pensions (DWP).

Someone else can call on your behalf, but you'll need to be with them when they call. There are also other ways to claim if you find it difficult to use a telephone.

## Claim by telephone

Before you call, you'll need:

- Your contact details, for example telephone number.
- Your date of birth.
- Your National Insurance number - this is on letters about tax, pensions and benefits.
- Your bank or building society account number and sort code.
- Your doctor or health worker's name, address and telephone number.
- Dates and addresses for any time you've spent abroad, in a care home or in hospital.

## DWP - PIP claims

Telephone: 0800 917 2222

Monday to Friday: 8am to 6pm

Further information can be found on [www.gov.uk](http://www.gov.uk)

# Help in a crisis and borrowing

With the impact of Welfare Reform we've seen an increase in the number of our customers needing support and looking to borrow money.

At River Clyde Home's, we have experienced officers who can provide essential advice in crisis situations. We work with many organisations to give you the support and advice you need. Here are some examples of services which can help you in a crisis and how to borrow money wisely.

## Scottish Welfare Fund

The Scottish Welfare Fund is administered by Inverclyde Council and offers grants for people on benefits or a low income. The fund offers two types of grants:

- Crisis Grants.
- Community Care Grants.

## Starterpacks Inverclyde

This organisation helps eliminate some of the problems people can face in the initial stages of setting up home after a period of homelessness by providing a Starter Pack of essential household items.

For further information on eligibility please contact us direct to discuss.

## Inverclyde Foodbank

The Inverclyde Foodbank is just one of over 400 Trussel Trust foodbanks in the UK. The foodbank can provide an emergency supply of food for people in crisis situations.

Referrals to the foodbank can be made via River Clyde Homes.

## Heat

Home Energy Advice Team, or Heat, offer free, impartial energy advice to anyone who has an energy related concern from general advice through to energy advocacy support.



## USE OUR TIPS TO BORROW MONEY WISELY!

- **Always ask first ... "Do I need to borrow?"**  
Think about whether you need to spend the money or if it can be financed in a different way instead.
- **NEVER borrow from loan sharks**  
You will likely never repay the debt and may be putting your safety at risk.
- **Ask yourself ... "Can I afford the repayments?"**  
You should check what you can afford before you even think about borrowing. Be realistic – what if your circumstances change?
- **Look at the true cost of borrowing**  
You should check what you will have to pay back in total. This will let you know the true cost of the debt.
- **Check your credit file.**  
Always being declined? You need to check your file! There could be something incorrect that is stopping you from being able to borrow from reputable lenders. There are sites that let you do this for free (check out Money Saving Expert).
- **Be careful of 'multiple application' websites.**  
You could be stung with fees to apply. You should never pay money to apply for a loan.
- **Be online savvy**  
Check that any websites you are using are secure. If you're not sure – don't risk it!
- **Take your time**  
Shop around and find the best deal. Don't opt for the first loan on offer.
- **Speak to your local Credit Union.**  
They could help you to borrow at a more affordable rate and will also help you to save alongside your loan.



Talk to us  
☎ 0800 013 2196

# Inverclyde Delivering Effective Advice and Support (I:DEAS)



I:DEAS is a Financial Inclusion project in Inverclyde which is funded by European Social Fund and The Big Lottery Fund (operating as the National Lottery Community Fund) as part of a Scotland wide initiative. Our Eligible Participants (EPs) have an allocated Mentor who will provide as much or as little support as required, this can include home visits or attending appointments.

We have 8 partners and we have dedicated workers in each of these organisations who all work together as one team.

## Future Skills (Help with Accessing Affordable Products and Bank Accounts - Digital Skills)

- HSCP Advice First (Provide intensive Debt Advice and Support)
- Barnardo's (Family Support – Schools, Early Years and access to Family Support).
- The Wise Group (Mentor Wrap Round Service and Fuel Poverty and Fuel Economy support).
- Financial Fitness (Income Maximisation for those out of work and in work)
- Scotcash (Accessing Affordable Loans).
- Community Learning Development (Provide Learning Programmes and NQs).
- CVS (Who build resilience and create future opportunities – Volunteering).

## To take part in the service you need to be one of the following-

- Be living in a workless household
- Be living in a low income household
- Be living in a single parent household
- (could also be homeless and meet one of the above).



## I:DEAS has been running for just over a year and these are some quotes from our EPs

- "I feel great after getting advice and I'm relieved that I don't need to worry about letters coming though the letterbox every day".
- "I'm delighted I got the Hardship Fund and I don't need to think about bankruptcy anymore, thank you".
- "Thank you, huge weight off my shoulders".

If you would like to be referred then call **01475 715 299** and say you are interested in I:DEAS or email us at **IDEASreferral@thewisegroup.co.uk** and give us your name and contact details and we will be in touch. If you have an allocated worker we can also take your details from them.



# Extra Care Plus

The Extra Care Plus team will provide you with all the help you need to settle into your new home at pre-tenancy stage and beyond either in the office or at your home.

The service provides practical support on income maximisation and resolving benefit issues before uncovering other issues and signposting to specialist advice agencies.

## The free confidential service also provides support with:

- Budgeting.
- Appeals.
- Help with completing forms.
- Under occupancy (Bedroom Tax).
- Housing benefit/discretionary housing payments.
- Help with Community care Grants, Crisis Grants.
- Advice on dealing with changes to the benefit system.
- Tenancy support.
- Debt advice.
- Universal Credit.

For information contact our Extra Care Plus Officer on 0800 013 2196



**Smarterbuys Store**  
Shop Smarter. Pay Smarter.

Your alternative online weekly payment store!

Visit [smarterbuys.org.uk](http://smarterbuys.org.uk) now to get shopping!

## A place to escape...

Cash price: **£782.22**  
Total weekly: **£9.75**  
Total price payable: **£1014.00**  
Over 104 weeks  
Representative APR: 24.19%



**Hisense H55U7A**  
55 inch 4K Ultra HD HDR Smart ULED TV



**Hisense H50A6200**  
50 inch LED 4K Ultra HD HDR Smart TV

Cash price: **£724.07**  
Total weekly: **£9.05**  
Total price payable: **£941.20**  
Over 104 weeks  
Representative APR: 24.19%

**Xbox One S**  
500GB Console with varying game bundle



Cash price: **£467.24**  
Total weekly: **£5.93**  
Total price payable: **£616.72**  
Over 104 weeks  
Representative APR: 24.19%

## A place for cooking up a treat...



Cash price: **£519.99**  
Total weekly: **£6.57**  
Total price payable: **£683.28**  
Over 104 weeks  
Representative APR: 24.19%

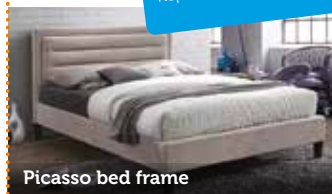
**Beko KDC611W**  
60cm double oven ceramic cooker in white

**Hoover HVBS5162AK**  
167cm 5050 split static fridge freezer in silver A+

Cash price: **£507.20**  
Total weekly: **£6.41**  
Total price payable: **£666.64**  
Over 104 weeks  
Representative APR: 24.19%

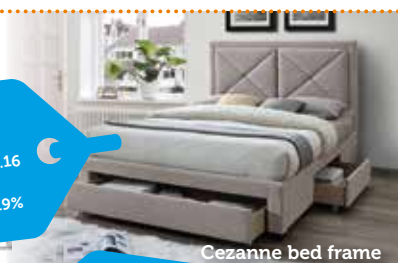


## A place for zzz's...



**Picasso bed frame**

Cash price: **£641.31**  
Total weekly: **£8.04**  
Total price payable: **£836.16**  
Over 104 weeks  
Representative APR: 24.19%



**Cezanne bed frame**

Cash price: **£480.66**  
Total weekly: **£6.09**  
Total price payable: **£633.36**  
Over 104 weeks  
Representative APR: 24.19%

## For more information

Visit [smarterbuys.org.uk](http://smarterbuys.org.uk)

Call 0300 500 0975

Facebook @SmarterbuysStore

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# Future Skills



**We live in a digital age where the Internet has revolutionised our lifestyles, the way we communicate, even the way we shop. Technology is a great thing, but only when you know how to use it. Future Skills can help!**

We are a free service providing one-to-one support for Inverclyde residents to gain skills using a PC, Tablet, or Smartphone and access the Internet. We can come to your home or meet at a local venue such as one of Inverclyde's Libraries or Community Centres – wherever is most convenient for you.

## **What can future skills do for you?**

- Show you how to use your laptop, PC, tablet or smartphone.
- How to email and use social media to keep in touch with friends and family.
- How to shop online for the best deals and save money.
- How to fill in online forms.
- Help you to manage your online Universal Credit account.
- Show you how to manage a monthly household income, save money on your bills and get back in control of your money with our new Total Money Makeover.

Anything's easy once you know how and we're here to help! Call us for a chat and to find out more on **01475 788 915** or visit the Future Skills website **[www.futureskillsinverclyde.com](http://www.futureskillsinverclyde.com)**.

# PCU is ready & waiting for you!



## SIGN-UP TO PCU TO MANAGE YOUR UNIVERSAL CREDIT



**In last year's edition of Money Talks we brought you the launch of our partnership with Pollok Credit Union to help claimants of Universal Credit protect their tenancy.**

The Save It account helps claimants of the benefit by ensuring their rent is paid on time every month. It costs nothing and works by Department for Work and Pensions paying into the credit union, who then pay the Housing Costs to River Clyde Homes before passing the remaining money on to your account. This process doesn't delay you accessing your money but removes the worry of having to pay rent.

PCU normally works with people living within the Glasgow postcode area, but thanks to the partnership with River Clyde Homes, tenants will be able to access the full range of services PCU offers, including; loans, savings, online statements, a pre-paid visa card, and funeral plans.

Our staff can help you to sign up for the account or give you more information before you decide.  
**Give us a call today on 0800 013 2196.**

**Talk to us**  
☎ 0800 013 2196



# BEFORE IT'S SPENT, PAY YOUR RENT

Your rent is the most  
important bill you need to pay.



**DON'T  
WORRY ALONE**  
Talk to us today on  
**0800 013 2196**

if you are having  
problems paying  
your rent.