

Money matters

Amended June 2023

This local information pack covers:

- information and advice about money matters
- benefits
- consumer services
- cost of living
- debt
- energy and water
- **financial advice**
- food banks and hygiene help
- funerals
- grants and other help-in-kind for financial hardship
- managing money
- pensions and planning for retirement
- scams
- tax

Details are subject to change, please check with the organisation concerned. If you cannot find what you are looking for please contact us as we may be able to help further. Amendments and additions are also welcome.

We publish other local information packs covering:

- Care agencies and support for carers
- Care homes
- Health and wellbeing
- Help at home
- Housing
- Legal advice and power of attorney
- Memory loss and dementia
- Social activities
- Transport, travel and leisure

Age UK Sevenoaks & Tonbridge is a registered charity no. 1088213
01732 454108 www.ageuksevenoaksandtonbridge.org.uk

Contents

Contents	2
Information and advice about money matters	5
Benefits	6
Attendance Allowance and other health benefits	6
Disability Living Allowance and Personal Independence Payment	6
Benefit checks	7
Pension Credit	7
Severe Disability Premium	7
Council Tax and Housing Benefit	7
Council Tax Support (and Housing Benefit)	8
Council Tax Discount scheme (including reductions for dementia)	8
Disability Reduction Scheme	8
Universal Credit - help applying	8
Universal Credit - help getting your money in advance	9
Universal Credit - help with ongoing budgeting	9
Consumer services	9
Complaints	9
Consumer rights	9
Insurance	9
Cost of Living	10
Benefit checks	10
Help for Households	10
Cost of Living Payments for people with low income & savings – ongoing	10
Disability Cost of Living Payment – ongoing	11
Pensioner Cost of Living Payment – ongoing	11
Cancelling energy bill Direct Debits	11
Budgeting Loans	11
Support for people in exceptional hardship – at any time	11
Housing costs	11
Household bills	12
Cheaper broadband and phone packages	12
Healthcare costs	13
Help for carers	13
Help with pets	14
Support with travel costs	14
Debt	14
Debt advice	14
Energy and water debts	15
Gambling support	16
Loan Sharks (illegal moneylenders)	16
Financial advice	17
Advisers who specialise in helping older people	17
Local independent financial advisers:	17
Local restricted financial advisers:	17
Equity Release	18
Financial adviser details	18
Paying for care	18
Food and hygiene help if you are struggling to afford it	18

Food banks.....	19
Hygiene Bank	20
Other help.....	20
Funerals.....	21
Who arranges a funeral?	21
How funerals are arranged	21
Arranging a funeral without a funeral director	21
Dealing with funeral costs.....	21
Basic funeral services.....	22
Additional funeral services.....	22
Paying for the funeral.....	22
If you are on a low income.....	23
If you have no savings (or there is no family)	23
Funeral plans.....	23
Funeral wishes	24
Grants and other help-in-kind for financial hardship	24
Can a grant-giving charity help?	24
When can a grant-giving charity help me?.....	24
Other help.....	24
How to find support.....	25
How to apply for support.....	25
Livery companies.....	25
Illness and disability charities	25
Charities for vulnerable individuals	26
Armed forces charities	26
Local charities.....	27
Occupational charities	28
General charities	32
Managing money	32
Budgeting and saving money	32
Money skills and courses.....	33
Getting hold of your bank on the phone.....	33
Joint Accounts	34
Third Party Mandates	34
Carer's Card accounts.....	34
Small Payments Scheme.....	35
Power of Attorney.....	35
Pensions and planning for retirement	35
Enquiries about your existing pension or reporting changes	35
Finding out when you reach state pension age	35
Finding out what your state pension is going to be.....	36
Claiming your state pension	36
Budgeting for retirement	36
Topping up your state pension if you're on a low income	36
Paying off a mortgage.....	36
Carrying on working.....	37
Deferring your state pension.....	37
When you can get workplace or personal pensions	37
Tracking down pension providers	37
Armed forces pensions for veterans and their families	37
Taking your pension as a lump sum	37

Getting further advice on your pension options	38
Annuities.....	38
Leaving your pension to your partner or someone else	38
Women's State Pensions.....	38
Getting your pension or benefits if you do not have a bank account	39
Scams.....	40
Avoiding scams	40
Spotting scams	40
Raising your awareness of scams	41
What to do if you have been scammed.....	41
Telephone scams	42
What should you do if you get a nuisance or scam call?	42
What are nuisance calls?.....	42
Reducing nuisance calls	43
What are scam calls?	43
Reducing scam calls.....	44
Stopping scam calls.....	44
Fraudulent text messages	45
Stopping yourself from making premium rate phone calls	45
Simple mobile phones	45
Postal scams	45
Reducing junk mail	46
Reducing scam mail	46
Fake parcel delivery cards.....	47
Internet scams	47
Staying safe online	47
Stopping compulsive shopping	47
Doorstep scams.....	47
Cowboy traders	47
Checking ID of doorstep callers.....	47
Have something planned to say to turn cold callers away	48
No Cold Caller signs and No Doorstep Callers stickers.....	48
Video doorbells.....	48
Bogus Caller Alarms.....	48
Home security.....	49
Pension scams	49
Financial arrangements	49
Vulnerability Registration Service	49
Tax.....	49
Income Tax.....	49
Paying VAT for people with disabilities	50
Index.....	52

Information and advice about money matters

Age UK

01732 454108 office@ageuksevenoaksandtonbridge.org.uk

www.ageuksevenoaksandtonbridge.org.uk

- We may be able to help you fill in forms:
 - We can help you at our office.
 - If you cannot get to our office we may be able to visit you.
 - We may be able to arrange for DWP to visit you.
- We also produce publications on help with health costs, help with heating costs, saving energy and paying less, State Pension, Social Fund and What to do when someone dies.
- We also run a lottery which you can enter if you wish
- Citizens' Advice can also help you. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible.
 - Aylesford, Larkfield, New Ash Green, Otford, Sevenoaks, Snodland, Swanley and Tonbridge 0808 278 7810
 - Edenbridge and Westerham 0808 278 7962

Citizens' Advice Consumer Helpline

0808 223 1133

Community Navigators

Free information and advice on managing your money and benefits.

- Contact INVOLVE 0300 081 0005 communitynavigation@involvekent.org.uk
- If you live in the Swanley area contact IMAGO 0300 011 1965 navigation@imago.community

Energy Saving Advice Service

0300 123 1234

Home Heat Helpline

0800 336699, 0333 300 3366

Independent Age

6 Avonmore Rd, London W14 8RL 0800 319 6789, 020 7605 4200

advice@independentage.org www.independentage.org Free telephone and email service offering advice on benefits. (A similar service is also offered by Age UK)

JobCentre Plus

May be able to help with benefits such as the Social Fund

Sevenoaks District Council HERO Advice Service

Information and guidance on welfare benefits 01732 227000 hero@sevenoaks.gov.uk
www.sevenoaks.gov.uk

Social Services

03000 416161. Social Services provide many forms of support.

- If you would like a free assessment of what support you might need and whether they might make any financial contribution, ask for a "Care Needs Assessment".

- If you are looking after someone it may be quicker to get a free carer's assessment from INVOLVE 0300 081 0005 communitynavigation@involvekent.org.uk
www.involvekent.org.uk
- If you live in the Swanley area contact IMAGO 0300 011 1965
navigation@imago.community

Benefits

Age UK produce publications on benefit appeals, benefit reviews and challenging welfare benefit decisions 0800 169 6565.

Attendance Allowance and other health benefits

Health benefits are not means-tested. In other words they do not depend on your savings or income. Instead they depend on whether you are having any difficulties or struggling with anything because of your health. For example, does anything give you pain or make you breathless or take longer than it used to? Or do you need reminding or prompting to do anything? It could be because of eyesight, hearing or memory problems; not just physical or mental health problems. The main health benefits are:

- Attendance Allowance if you start having difficulties after they turn 65
- Personal Independence Payment if you start having difficulties under 65

There are different rates depending on the level of difficulties, for example whether you are having difficulties at night as well as during the day. For further information and help applying or if you are asked to have a review, ring Age UK on 01732 454108. Age UK also produce publications on Attendance Allowance, Carer's Allowance, Disability Living Allowance, Personal Independence Payment and benefits in hospital 0800 169 6565. You can also get help from Citizens' Advice, DIAL UK and the DWP who have helplines for Attendance Allowance, Personal Independence Payment and Carer's Allowance

Disability Living Allowance and Personal Independence Payment

If you started having difficulties before 8 April 2013 you may be on a previous benefit called Disability Living Allowance.

- If you were 65 before 8 April 2013 you will continue on DLA.
 - If your care needs change it may be worth asking for an increase. You will need to fill in further DLA forms and it will be reviewed but you will not have to attend an assessment.
 - However if your mobility needs change, it can only be increased if your mobility deteriorated before you were 65.
- If you were under 65 before 8 April 2013, DLA is being phased out and you will be asked at some point to re-apply for Personal Independence Payment instead (either randomly if your DLA was awarded indefinitely or when your DLA runs out if it was only awarded temporarily).
 - If your needs have changed you could ask for an increase. However this is risky as PIP rules are stricter than DLA rules and you will be immediately re-assessed. If you lose it completely you can apply for Attendance Allowance but if you only lose it partly you will not have this option.
- If you are under 65 and never received DLA you will need to apply for PIP. If you apply for it and are turned down you can apply for Attendance Allowance after you turn 65.

- If you are over 65 but applied for PIP before you turned 65 and your needs change after you are 65:
 - You can apply for an increase in the daily living component if you already get it
 - However you cannot apply for an increase in the mobility component if you already get it.
 - If you only receive the mobility component and develop care needs, you can apply for the daily living component.
 - However if you only receive the daily living component and develop mobility needs, you cannot apply for the mobility component.

Benefit checks

You may also be eligible for mean-tested benefits. These depend on your income and savings. There are three which are relevant for older people.

- Pension Credit can top up your state pension.
- Council Tax Support can help to pay your council tax.
- Housing Benefit can help you to pay your rent.

If you are not sure if you are eligible, ask Age UK to do a benefit check.

Pension Credit

Pension Credit not only gives you extra money but may act as a passport to further council tax reductions, housing benefit, free dental treatment etc. Remember, you have to be on a low income. Other pensions such as occupational pensions from jobs you used to do or private pensions may be taken into account. Savings will also be taken into account but you can still sometimes get it even if you have significant savings if your income is low. In addition, if you get health or disability benefits, it may increase your chances of getting Pension Credit even if you have not been eligible before (see below). Age UK produce publications on Pension Credit 0800 169 6565. You may also be able to get help from the DWP's Pension Credit helpline

Severe Disability Premium

A Severe Disability Premium may be added to your Pension Credit if:

- You are single and disabled looking after yourself.
- You are a couple who are both disabled and looking after each other. In this situation you will both be able to get it. However if only one of you is disabled it will not be added.

This increases your chances of getting Pension Credit and may make a big difference. However you must be getting health or disability benefits (Attendance Allowance, Disability Living Allowance or Personal Independence Payment). There are exceptions to this:

- if you are single you cannot get it if someone is getting Carer's Allowance to look after you
- if you are single you must live alone; you cannot get it if an adult relative or friend is living with you
- if you are a couple and are both disabled and someone gets Carer's Allowance to look after either you or your partner then only one of you can get it

Council Tax and Housing Benefit

There are three types of help you can get with your Council Tax bill

- Council Tax Support (for people on low income and savings)
- Council Tax Discount scheme (including Council Tax reduction for Severe Mental Impairment for people with memory loss or dementia)
- Disability Reduction scheme (for people with physical disabilities)

You can get help through all three schemes at the same time if you satisfy the conditions for each one.

Council Tax Support (and Housing Benefit)

These benefits help you to pay your Council Tax (and rent if you do not own your home. Your savings must be less than £16,000. You can be working but you must be on a low income. Age UK produce publications on Council Tax and Housing Benefit 0800 169 6565

Council Tax Discount scheme (including reductions for dementia)

- If you are the only person living in your home you can get a discount of 25%
- If you have memory loss or dementia (or another health condition which is affecting you mentally) you can claim a Council Tax reduction for Severe Mental Impairment. You can get a discount of 25% (or 100% if you are living on your own).
- If you are a live-in carer looking after someone at least 35 hours per week you may be able to get a discount of 25%. You cannot be the person's partner and it does depend on them getting certain disability benefits such as Attendance Allowance
- If you are in hospital long-term or have moved into a care home you should be disregarded
- If your "sole or main residence" is elsewhere you should be disregarded
- If all the other occupiers are 'disregarded' for Council Tax purposes then you may get a discount of 50%

Disability Reduction Scheme

You may be able to get a reduction on your Council Tax bill if you or someone in your home is 'substantially and permanently disabled' and you (or they):

- have a room (other than a bathroom, kitchen or toilet) which is used to meet your needs (eg using a living room or bedroom for dialysis, other treatment or for storing equipment such as oxygen). Generally you would not get it for moving a bed downstairs into your living room even if you are no longer able to use it as a living room
- or have an additional bathroom or kitchen used to meet your needs
- or have enough space to use a wheelchair inside your home (and you are not able to transfer to a chair so you have to use your wheelchair to sit in)

Universal Credit - help applying

Universal Credit replaces most means-tested benefits for people under pension age such as Employment Support Allowance and Jobseeker's Allowance. You must apply online. If you need help applying online, call Citizens' Advice for free on 0800 144 8444 (Monday - Friday, 8am - 6pm) or visit www.citizensadvice.org.uk/help/claim In Sevenoaks District, you may also be able to get help from Sevenoaks District Council's HERO Advice Service 01732 227000 hero@sevenoaks.gov.uk You may also be able to get help from JobCentre

Plus or Turn2Us. Beware if you are on tax credits that you could end up worse off if you apply for Universal Credit as all existing benefits will stop and you cannot re-apply for tax credits if you are turned down for Universal Credit or decide not to continue with your application.

Age UK produce publications on benefits for people under pension age 0800 169 6565 including Universal Credit, Employment Support Allowance, Jobseeker's Allowance, Working Tax Credits and Statutory Sick Pay.

Universal Credit - help getting your money in advance

You can get an Advance Payment to tide you over when you first apply. However it is a loan so you have to repay it over a year. For this reason it may be best to limit how much you ask for. If you have previously been claiming Housing Benefit it will "run on" for 2 weeks after you have claimed Universal Credit to help tide you over.

Universal Credit - help with ongoing budgeting

If you are on Universal Credit but having difficulty budgeting you can ask the JobCentre to refer you to Citizens' Advice for Personal Budgeting Support. It may be possible to ask for temporary alternative payment arrangements such as:

- paying the housing element direct to your landlord
- making weekly or more frequent payments
- splitting the payment within the household eg if there are domestic abuse issues

A decision is made by your Case Manager at your Universal Credit Service Centre; it is not made by you, your landlord or the JobCentre. You can challenge their decision if you don't agree. If you are contacting the Service Centre you should use your own phone as it will automatically recognise your number and route your call through to your Case Manager

- If you are a social housing tenant then your landlord (West Kent Housing Association, MOAT or Clarion) can request it.
- If you are a private tenant then you can also request this or your landlord can request it.

Consumer services

Complaints

See our Legal Advice information pack for complaints about health and social care, pensions and tax.

Consumer rights

Citizens' Advice provide free, impartial and confidential advice on many consumer issues. They also provide advice on other issues such as debt management, making a will, claiming benefits, grants and help with heating costs. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible.

- Aylesford, Larkfield, New Ash Green, Otford, Sevenoaks, Snodland, Swanley and Tonbridge 0808 278 7810
- Edenbridge and Westerham 0808 278 7962

Insurance

- See our Housing information pack for home insurance
- See our Transport, Travel & Leisure information pack for car and travel insurance

Cost of Living

Thanks to Sevenoaks District Council for much of this information.

Benefit checks

Age UK can check that you are receiving all the benefits you are eligible for. Phone us on 01732 454108. We can check if you are likely to be eligible for:

- Attendance Allowance or other health and disability benefits
- Pension Credit to top your state pension up if it is low
- Housing Benefit to help if you are struggling with your rent
- Council Tax Support to help if you are struggling with your council tax
- Universal Credit if you are not yet receiving a state pension

All benefits are means-tested – in other words they depend on your income and savings – apart from health and disability benefits.

Help for Households

Information from the Government on what help is available at

www.helpforhouseholds.campaign.gov.uk/income-support/

Cost of Living Payments for people with low income & savings – ongoing

- Payments are being made to more than eight million low-income households who receive:
 - Pension Credit
 - Universal Credit.
 - tax credits (Working Tax Credit or Child Tax Credit)
 - other means-tested benefits (Income Support, income-based Jobseekers' Allowance or income-related Employment & Support Allowance)
- The next instalments are £300 in autumn 2023 and a final £299 instalment in spring 2024.
- It is paid automatically into bank accounts - usually marked "DWP COL". COL stands for Cost of Living
- People are not eligible for the payment if they only receive Housing Benefit. However they should contact their local council and ask if they can get any help from the Household Support Fund.
- They are also not eligible if they receive New Style Employment and Support Allowance, contributory Employment and Support Allowance, or New Style Jobseeker's Allowance, unless they get Universal Credit.
- £650 was paid over the course of 2022 and the most recent payment of £301 was in April/May 2023. If you did not receive this, please contact the relevant part of the Department for Work & Pensions depending on whether you are on Pension Credit or Universal Credit. Administrators are using a computer programme to identify those eligible. Anyone who feels they are entitled but does not receive it can contact the office that pays your benefit or tax credits to discuss it. You can phone them or do it online at: secure.dwp.gov.uk/report-a-missing-cost-of-living-payment

Disability Cost of Living Payment – ongoing

- Those on disability benefits receive additional payments because in many cases they have higher energy use.
- The second and probably final instalment of £150 is due between 20 June and 4 July 2023. It will be paid direct into bank accounts.
- Anyone receiving the following benefits is entitled to the extra £150: Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Scottish Disability Benefits, Armed Forces Independence Payment, Constant Attendance Allowance and War Pension Mobility Supplement.
- £150 was paid in winter 2022. If you did not receive this, please contact the relevant part of the Department for Work & Pensions depending on whether you are on Attendance Allowance, Disability Living Allowance or Personal Independence Payment. You can phone them or do it online at: secure.dwp.gov.uk/report-a-missing-cost-of-living-payment

Pensioner Cost of Living Payment – ongoing

- All people over pension age should receive Winter Fuel Payment which is worth £200-£300.
- A second and probably final payment of an additional £300 is due in winter 2023 - 2024.
- Lower-income pensioners, who claim pension credit, should have received the money in addition to the support for those on benefits which is mentioned above.
- £300 was paid in winter 2022. If you did not receive this, please contact the Winter Fuel Payment helpline on 0800 731 0160. You can phone them or do it online at: secure.dwp.gov.uk/report-a-missing-cost-of-living-payment

Cancelling energy bill Direct Debits

You need to be careful about this. Further information is available from Age UK.

Budgeting Loans

If you have been on certain benefits for 6 months you may be eligible to apply to DWP for a Budgeting Loan to cover buying household items, rent in advance and travelling costs.

Support for people in exceptional hardship – at any time

If you are still in hardship after all of the above, your local council may be able to give you additional help from their emergency Household Support Fund but you will need to apply through an organisation such as Age UK.

Housing costs

- **Difficulty paying rent or mortgages.** Talk to your landlord or lender at the earliest opportunity to see if they can help you.
- **Discretionary Housing Payments.** If you rent your home, whether you rent privately or from a housing association, you may be eligible for extra money if your council decide that you need extra help to meet your housing costs on top of any help you already get with your rent through Housing Benefit or Universal Credit.

They will check that you are already claiming Housing Benefit or Universal Credit first. Contact your local council for more information.

- **Council Tax Support.** You may be able to get a reduction on your Council Tax if your household has less than £16,000 in savings and you are on a low income. Contact your local council for more information.

Household bills

- **Help with your utility bills.** Most utility companies offer help if you are struggling with your bills, including payment plans. They may also offer payment holidays or Direct Debit relief. Most water companies also offer discounts for households on low incomes. You can also ask energy companies if they offer free thermostats, electric blankets or boiler servicing. Speak with your suppliers or visit www.kent.gov.uk and search for “energy financial support” for advice about your energy bill.
- **Cold Weather Payments.** If you are on certain benefits you can get £25 extra a week in the winter if the temperature is zero or below for more than 7 days.
- **Reducing your energy costs.** Homeowners with incomes below £30,000 (or £20,000 after housing costs) may be eligible for a grant worth up to £10,000 to improve home energy efficiency, helping to lower their energy use. The funding typically pays for home insulation and new heating systems. To find out more, including eligibility, visit <https://surveys.est.org.uk/s/SustainableWarmth>
- **Saving energy.** For some great tips on quick and easy ways to save energy, visit <https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy/> You can find out how much electricity appliances are using at: www.cse.org.uk/advice/advice-and-support/how-much-electricity-am-i-using
- **Food banks.** Charities that provide food to people on low incomes. Details are below in this pack. You can also find some of them at www.kent.gov.uk if you search for “Find a food bank”.
- **Discounts and offers.** Find out what offers are available from businesses, including Asda, Morrisons, Shoe Zone, Primark and Odeon to help with the household costs. <https://helpforhouseholds.campaign.gov.uk/discounts-and-offers/>
- **Repair cafes.** Take along your broken items – toasters, lamps, hair dryers, clothes, bikes, toys, crockery... anything broken is welcome. You can sit with experts as they repair your item:
 - East Malling & Leybourne 07456 836072 mallingrepaircafe@gmail.com
www.repaircafe.org/en/cafe/malling-repair-cafe/
 - Edenbridge 07771 788918 edenbridgerepaircafe@gmail.com
www.repaircafe.org/en/cafe/edenbridge-repair-cafe/
 - New Ash Green lauramanston@yahoo.com
www.repaircafe.org/en/cafe/new-ash-green-repair-cafe/
 - Sevenoaks sevenoaksrepaircafe@gmail.com
www.repaircafe.org/en/cafe/sevenoaks-repair-cafe/
 - Tonbridge 07470 141035 tonbridgerepaircafe@gmail.com
www.repaircafe.org/en/cafe/tonbridge-repair-cafe/

Cheaper broadband and phone packages

- **Switching suppliers.** It’s worth comparing suppliers as you could save money. Try one of the utility comparison websites.
- **Social Tariffs.** Some companies offer Social Tariffs for people who are struggling to afford broadband or phone services.

- They are available to people who receive certain government benefits such as Pension Credit, Employment Support Allowance, Universal Credit, Jobseeker's Allowance or Income Support.
- The most well-known is BT Home Essentials but VirginMedia also offer an Essential package (but only for people on Universal Credit). Other lesser-known providers include Community Fibre, G Network, Hyperoptic and KCOM. Speeds and prices may vary.
- BT and KCOM also offer Social Tariffs just for landline phones for people who don't use the internet.
- A current list of Social Tariffs is available at www.kent.gov.uk/socialtariffs or <https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>
- You can also ask your supplier to check with the DWP whether you are eligible for a Social Tariff
- The Good Things Foundation may also be able to tell you if any companies are offering reduced rates for people on benefits. www.goodthingsfoundation.org
- If you have no internet access or insufficient internet access because you can't afford it or are unable to afford your current payments, you may be eligible for free data, calls and texts databank@nwkent.cab.org.uk
- **Falling behind on payments.** In addition, other support might be available for people who are struggling to pay phone or broadband bills even if you are not on benefits. You should ask your provider if they can help.
- **Digital Hardware Access Scheme.** You may be able to get a free laptop but will need to be referred by a charity, local council or GP. www.digitalkent.uk/information/projects/has

Healthcare costs

- **Healthcare Travel Costs Scheme.** If you are on a low income, you may be able to claim a refund for travel to hospital appointments
- **Prescription Prepayment Certification.** You can save money if you have to buy a lot of medication by buying an NHS Prescription Prepayment Certificate
- **Exemption for Prescription Medication.** You could get free prescription medication if you are on a low income or receive benefits or have certain medical conditions
- **Over-the-Counter medication.** Your local pharmacist can tell you if medication is available and cheaper to buy of the counter
- **Dental Care.** You do not have to pay for NHS dental services if you're on a low income and receiving certain benefits. You may be able to get a Help with Health Costs certificate. Look on the NHS website for more details of all of the above.

Help for carers

If you are caring for someone at least 35 hours a week who is on health or disability benefits you may be able to get:

- **Carer's Allowance.** If you are not getting a State Pension
- **Underlying Entitlement to Carer's Allowance.** If you are getting a State Pension and already get Pension Credit or Housing Benefit/Council Tax Support, you may get an increase in those benefits.

Help with pets

- **Struggling with vet bills.** PDSA and RSPCA may be able to help with healthcare costs
- **Neutering.** Financial assistance may be available from Cats' Protection
- **If you have to re-home a pet.** RSPCA, Dogs Trust and Cats' Protection may be able to help re-home if you're struggling to afford to look after a pet. You should see if family members or friends can help first

Support with travel costs

- **Railcards.** These are available for seniors, disabled people and veterans. Up to 1/3 can be saved on rail fares. Visit www.railcard.co.uk
- **Jobcentre Plus Travel Discount Cards.** Help is available for people looking for a job from your local Jobcentre

Debt

If you are struggling to manage your debts it is worth taking action to sort things out before landlords, bailiffs or creditors take action against you. Age UK produce publications on dealing with debt 0800 169 6565.

Debt advice

Citizens Advice

Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible.

- Aylesford, Larkfield, New Ash Green, Otford, Sevenoaks, Snodland, Swanley and Tonbridge 0808 278 7810
- Edenbridge and Westerham 0808 278 7962

If you can't get through, it may be quicker to get help and support by emailing them at debt@nwkent.cab.org.uk with your phone number and they will call you back. Ask for a Debt Assessment. They can guide you through:

- Options of how best you can deal with your debts or arrears
- Drawing up a budget of money coming in and payments going out
- Ways of dealing with your creditors and managing communications
- Ways to reduce the amount of money you spend
- Income maximisation through benefits and grants

Consumer Credit Counselling Service

Charity giving debt-counselling sessions (lasting about 2 hours) in person or by phone. 0800 138 1111 www.cccs.co.uk

Crosslight Advice

01732 300425, 020 7052 0318 info@crosslightadvice.org www.crosslightadvice.org
Crosslight Advice (formerly West Kent Debt Advice) will investigate your money problems and help you to find solutions. They offer free face-to-face debt advice, financial education, practical assistance and ongoing support to anyone who needs it regardless of background, faith or circumstance. They are based at Vine Evangelical Church in Sevenoaks and Tonbridge Baptist Church. You can also ask Age UK to refer you by contacting us on 01732 454108.

Money Helper

Tailored debt advice both in person and by phone 0800 011 3797, 0800 138 7777
www.moneyhelper.org.uk

National Debtline

Free, confidential and independent telephone advice for people with debt problems 0808 808 4000 www.nationaldebtline.co.uk

One You Kent

The One You Project have trained advisors who can support you with reducing debt.
www.oneyoukent.org.uk

StepChange

National debt charity providing expert debt advice and fee-free debt management. Can help you tackle rent arrears www.stepchange.org

West Kent Communities

Help West Kent Housing Association tenants to manage debt 01732 749451
www.westkent.org If you are a tenant of another Housing Association, they may also be able to help.

Your local council

If you are having difficulty paying your mortgage or in debt, free confidential advice is available from your local council

- Sevenoaks HERO Advice Service 01732 227000 hero@sevenoaks.gov.uk
www.sevenoaks.gov.uk
- Tonbridge Housing Team 01732 876067 housing.services@tmhc.gov.uk

Your local council may also be able to either reduce your Council Tax instalments temporarily or spread them over 12 months rather than the usual 10. Talk to them.

Energy and water debts

See our Housing information pack for more information on energy and water, heating costs and repairs

If you are struggling to pay your bills you should contact your supplier to discuss what support they are able to offer. This could include debt repayments and bill payments being reassessed, reduced or paused where necessary. If you are unable to top up a pre-payment meter you should speak to your supplier about options to maintain your supply eg nominating a third party for credit top-ups or having a discretionary fund added to your credit. Some charitable trusts can help if you're in debt to your energy supplier.

- you will need to provide details of your financial situation and you are more likely to get a grant if you have already tried to get advice on reducing debts.
- British Gas Energy Trust, EDF Energy Trust and Eon Energy Fund offer grants to anyone regardless of whether you're their customer.
- nPower Energy Fund, Scottish Power Hardship Fund, Ovo Energy Fund and SSE Southern Electric Priority Assistance Fund only offer grants to their customers. You can check if you are eligible by ringing 0800 072 8616.
- you can get a list of energy and water grant schemes from Auriga Services at www.aurigaservices.co.uk

- you can get help applying from Citizens' Advice or Charis Grants 01733 421060 www.charisgrants.com
- Green Doctor. This is part of the Groundwork charity 0800 233 5255 www.south.greendoctors.org.uk They can:
 - Help you switch your energy tariff to a better deal
 - Advise you on reducing energy use at home
 - Support you to access the Warm Home Discount or Priority Services Register
 - Support you with applications for energy or water debt relief
 - Refer you for the installation of larger measures if needed
 - Refer you to other support organisations within your community if needed
 - Deliver small efficiency measures, such as LED lightbulbs or draught proofing

You can arrange with the Department of Work & Pensions for energy debts to be paid direct from means-tested benefits to help you pay them off. This is called Fuel Direct or Third Party Deductions.

Water companies will help you if you have had a loss of income and are having immediate or short-term issues with paying bills. Each water company has its own scheme such as social tariffs and discounts, payment breaks or holidays for people in financial difficulties, adjusting payment plans to help with sudden changes in household finances, helping customers get advice on benefits and managing debts, particularly for vulnerable customers or those who have not been in financial difficulties before. The Consumer Council on Water may be able to help with complaints about water bills. Age UK produce publications on water bills 0800 169 6565

Gambling support

GamCare (National Gambling Helpline)

0808 802 0133 info@gamcare.org.uk www.gamcare.org.uk Information, advice, support and free counselling for the prevention and treatment of problem gambling. If you are concerned about the amount of time or money that you or someone you know is spending gambling, you can talk to an adviser free of charge over the phone or online.

Loan Sharks (illegal moneylenders)

If you know someone who is being put under pressure to repay a private loan, it may be a "loan shark" or illegal moneylender. You can report them in confidence to Stop Loan Sharks so they can be investigated and stopped 0300 555 2222, 07860 022116 reportaloanshark@stoploansharks.gov.uk www.stoploansharks.co.uk

Energy and water

See our Housing information pack for:

- Heating breakdown
- Heating costs and repairs
- Lighting costs
- Meter problems
- Power cuts, gas and water interruptions
- Recommended temperatures
- Shower heads

- Smart meters
- Supplier details
- Switching suppliers
- Water

Financial advice

- Age UK produce publications on equity release 0800 169 6565.
- Age UK cannot make recommendations on financial advice. Some advisers can offer the full range of financial products and providers available, and are called 'independent advisers'. But many advisers have chosen to offer 'restricted advice' and will focus on a limited selection of products and/or providers. Complaints can be made to the Financial Conduct Authority

Advisers who specialise in helping older people

Some advisers specialise in helping older people. Many of them are members of SOLLA (Society of Later Life Advisers), PO Box 590, Sittingbourne ME10 9EW 0333 202 0454 admin@societyoflaterlifeadvisers.co.uk www.societyoflaterlifeadvisers.co.uk The first hour of advice is usually free. You can check if the following advisers are members of SOLLA by searching the "Find an Adviser" page on their website at: www.societyoflaterlifeadvisers.co.uk/find-an-adviser

Local independent financial advisers:

- **Edenbridge.** Investec Wealth & Investment, Hartfield Rd TN8 5NH Contact Helen Medhurst-Jackson 07860 927003 helen.medhurst-jackson@investecwin.co.uk
- **Kings Hill.** LEBC, 26 Kings Hill Avenue ME19 4AE Contact Natasha Etherton 0333 136 2262, 07816 333194 www.lebc-group.com
- **Tunbridge Wells**
 - Autumn Financial Planning, Pantiles Chambers, High St TN1 1XP Contact Kieron Robertson 01892 506928, 07840 245968 www.autumnfinancialplanning.com
 - Goodman Chartered Financial Planners, 7 Vale Avenue TN1 1DJ Contact Andy Kirk or Neil Whitaker 01892 500616, 500607 www.goodmanifa.co.uk
 - Panoramic Wealth Management Ltd, 16 Lonsdale Gardens TN1 1NU Contact Gary Jefferies 01892 559555, 07860 801999 www.panoramicwealth.co.uk

Local restricted financial advisers:

- **Kings Hill**
 - St James's Place Wealth Management, 31 Alton Avenue ME19 4ND. Contact Stephen Gill 07775 424107 www.sjpp.co.uk/stephengill
 - St James's Place Wealth Management, 209 Discovery Drive ME19 4GS. Contact Kevin Hepworth 07957 217352 www.kevinhepworth.co.uk
- **Langton Green.** Grovewood Wealth Management Ltd, Unit B8, Speldhurst Business Park, Langton Rd TN3 0AQ Contact Lynne Gadsden 01892 750750, 07801 973338 www.grovewoodwealth.co.uk

To find other Independent Financial Advisers, contact the Money Helper Service 0800 011 3797, 0800 138 7777 www.moneyhelper.org.uk or use websites such as www.unbiased.co.uk or www.vouchedfor.co.uk

Equity Release

- You should first ask Age UK to check you are getting all the benefits you are entitled to.
- You can get an information guide and factsheet on equity release plans by ringing Age UK 0800 169 6565.
- Equity release has advantages and disadvantages. You are advised to seek legal and financial advice before taking out an equity release plan.
- Age UK offers equity release. You can find out more by phoning 01634 578085.
- However it may be worth shopping around. You can get details of other equity release schemes from the Equity Release Council on 0844 669 7085 www.equityreleasecouncil.com
- An Independent Financial Adviser may be able to assist you in comparing equity release plans.
- You can find an independent financial adviser who specialises in equity release plans by contacting the Society of Later Life Advisers 0333 202 0454.
- Alternatively the Money Helper Service may be able to help you find an independent financial adviser 0800 011 3797, 0800 138 7777 www.moneyhelper.org.uk

Financial adviser details

A Lifebook enables you to record all sorts of useful details which will not only help you to be more organised but could also be invaluable to a family member or a friend if they need to locate important information about you in an emergency. You simply follow the step-by-step instructions to fill in the various sections with your details, contacts and locations of important documents. The life contacts section deals with recording details of your financial adviser or accountant. The LifeBook is available in both a booklet and computer versions. More information from Age UK 0800 678 1602 www.ageuk.org.uk/lifebook

Paying for care

Age UK

- You can get publications on Direct Payments and Personal Budgets by ringing Age UK 0800 169 6565
- See also our Care Homes information pack for more options.

Saga Care Funding Advice Service

0800 056 8152 www.saga.co.uk/careadvice Advice on paying for care. Initial consultation free

Food and hygiene help if you are struggling to afford it

If you can afford food but are having difficulties shopping you may be able to get regular help with shopping from Age UK's Independent Living Support service 01732 454108 (there is a charge for this service).

If you cannot afford food you should approach a food bank. More information about food banks is also available from the Trussell Trust 01722 580180 www.trusselltrust.org/

Food banks

- **Aylesford and Walderslade (Magdalene Ministry)**. Food parcels can be delivered. info@magdaleneministry.com
- **East Malling Food Bank**. Chapman Way, East Malling ME19 6SD 01732 846314 office.eastmallingscentre@gmail.com
- **Edenbridge Food Bank (formerly God's Hands Food Bank)**
- Covers TN8 postcodes including Edenbridge, Four Elms and Marsh Green as well as Penshurst. E-voucher referral system. Distribution of food is from Rickards Hall, Edenbridge High St (check website for opening times). Emergency food parcels can be arranged for collection (or delivery in extreme circumstances). Part of the Trussell Trust. info@edenbridge.foodbank.org.uk www.edenbridge.foodbank.org.uk
- **Kings Hill (St Gabriels Church Food Bank)**. For those in need 01732 844194.
- **Larkfield Community Church Food Bank**. For anyone who needs an emergency food parcel foodbank@larkfieldcommunitychurch.co.uk
- **Sevenoaks**
 - **Loaves & Fishes**. Covers the Sevenoaks area. Based at St John's Church Hall, St John's Hill, Sevenoaks. Provides a large bag of non-perishable food to anyone who has insufficient income to obtain adequate food. Opening hours are every Thursday 2-3pm. A referral is required from Citizens' Advice, housing officers, benefit agencies, debt counsellors or Sevenoaks District Council sevenoaksfoodbank@gmail.com
 - **Sevenoaks Larder**. Covers Sevenoaks, Chevening, Chipstead, Dunton Green, Kemsing, Otford, Riverhead, Seal, Shoreham, Sundridge and Weald. If you are struggling to pay for your weekly food shopping, you will be given a weekly set budget and a pre-priced list of approved grocery items at Tesco (including fresh food). You then choose your own food from the list and return the completed form to them showing your selected items. You can then either shop for those items yourself and receive reimbursement from them on presentation of the receipt or they will send a volunteer to do the shopping for you and deliver it to you. In addition you will receive some free fresh food from local supermarkets which is left over. These items can either be collected from them by you during opening hours or delivered to you by one of their volunteers if you are unable to get there yourself. You do not need to be referred but must apply for help by phone or online 07747 133750 sevenoakslarder@gmail.com www.sevenoakslarder.co.uk/apply-for-help
- **Snodland Food Assist**. 07862 461014 snodlandfoodassist@gmail.com
- **Swanley Food Bank** 07798 872573 info@swanleydistrict.foodbank.org.uk www.swanleydistrict.foodbank.org.uk
- **Tonbridge Food Banks**.
 - **Nourish Community Food Bank** 01892 548892 office@nourishcommunityfoodbank.org.uk www.nourishcommunityfoodbank.org.uk. Covers South and Central Tonbridge (as far as Tonbridge School). You need to ask Age UK, Citizens' Advice, GP surgeries, churches, housing associations or Social Services to refer you.
 - **Sustain Community Food Bank**, c/o Baptist Church, Darenth Avenue TN10 3HZ. Contact Jemma Graffin 01732 352824

jemma.graffin@tonbridgebaptist.church www.tonbridgebaptist.church Covers North Tonbridge (as far as Tonbridge School). Also keep some items on site donated by local supermarkets. One bag of food per person is available weekdays 9.30am-4.30pm with no need for a referral

- **FEAST Fresh Community Larders** for families and individuals on a low income. Fresh produce is available to take home. £2 or small donation requested if you can afford it. Booking is required. Based at Methodist Church, Higham Lane (Wednesdays 10.30am-12.30pm) and St Eanswythe's Church, 58 Priory Rd (Saturdays 10.30am-12.30pm) www.feast.org.uk/fresh
- In addition you may be able to get help from **St Stephen's Church**, 37 Waterloo Rd, 01732 771977 www.ststephenstonbridge.org Open weekdays 9am to 4.30pm. Not a food bank as such but do keep some items on site. If necessary they will also take people shopping in Lidl or elsewhere but do not offer food parcels
- **West Kingsdown Community Cupboard**. Covers West Kingsdown, New Ash Green, Longfield and Hartley. The Garage, Gamecock Meadow 07526 823122 communitycupboard19@gmail.com
- **Westerham Food Bank**. Help those in and around Westerham who find it hard to put sufficient food on the table whether the need is for a short period, an extended time or just occasionally. Open every Thursday afternoon from 2.30 to 4pm in Westerham Hall, Quebec Avenue. Nobody will be turned away, but if you need it more than once, you should ask to be referred by a recognised agency such as Citizens Advice, Age UK, your GP, social worker etc 01959 562147, 01959 562058 westerhamfoodbank@gmail.com

Hygiene Bank

May be able to help if you have difficulty affording any of the following: washing powder, fabric conditioner, loo roll, tissues, cotton wool, ear buds, plasters, antiseptic wipes & cream, sanitary pads & tampons, shampoo & conditioner, hair styling products, face wash, cleaners & creams, body wash, body lotion, deodorant, toothpaste & toothbrushes, disposable razors & shaving foam, nail files, make-up, perfumes, shower gels, nail clippers, grooming products etc thbsevenoaksdistrict@gmail.com
thbtonbridge@gmail.com www.thehygienebank.com

Other help

Clothes to Go

Quality second-hand clothes sold for a nominal charge at Tonbridge Baptist Church on Mondays and Wednesdays. Donations also welcome. Contact Jemma Graffin 01732 352824 jemma.graffin@tonbridgebaptist.church

Kent Support & Assistance Service (KSAS)

Kent County Council's Support & Assistance Service may be able to provide essential groceries for up to 7 days if you are having serious difficulties managing your income due to a crisis or if you are facing exceptional pressures because of an emergency and you have no access to savings or support from other sources. You need to live in Kent and be on a low income or receive a means-tested benefit. Before you apply you must have spoken to a benefits advisor about Budgeting Loans, Budgeting Advances, Short Term Benefits Advances or Hardship Payments and claimed any which are appropriate to your situation. You will need to provide details of benefits, any wages and National Insurance

numbers for yourself and anyone else who lives in your home ksas@kent.gov.uk
www.kent.gov.uk

Meals on wheels

These are hot meals delivered to your home so you don't have to heat the food up.

- If you live in the Swanley area, Age UK North West Kent may be able to help 01474 564898. Also worth trying The Cottage Community 01322 668106.
- We do not know of any meals on wheels services in other areas.

Funerals

See also our Health & Wellbeing information pack for bereavement and practical help after a death

You can get information on what to do when someone dies, planning for a funeral, arranging a funeral and bereavement payments by ringing Age UK on 0800 169 6565. Thanks to Citizens' Advice for the information below.

Who arranges a funeral?

- Most funerals are arranged by the nearest relatives and, if not, by a close friend. If there is no-one to do this, the local authority will arrange a simple funeral (see section at end).
- The person may have left instructions about the type of funeral and burial they wanted. There is no legal obligation for these instructions to be followed, but they usually are.

How funerals are arranged

- Most funerals are arranged through a funeral director. Find one who belongs to one of the professional associations, such as the National Association of Funeral Directors (NAFD) or the Society of Allied & Independent Funeral Directors (SAIF). These associations have codes of practice and complaints procedures.
- Some local authorities also run their own funeral services by arrangement with a local firm of funeral directors.

Arranging a funeral without a funeral director

- You can arrange a funeral without a funeral director.
- If you want to do this, the Natural Death Centre or Cemeteries & Crematorium Department of your local authority can offer help and guidance.

Dealing with funeral costs

- If you arrange the funeral with a funeral director, you're responsible for the costs. You should ask to see a price list before choosing a funeral, or explain how much you have to spend and see what services are possible.
- In occasional circumstances you might be able to get help paying for the funeral if you're on benefits.
- Once you've chosen the funeral, you should be given a written estimate giving a breakdown of all of the costs involved. Ask for one if it's not provided.

- If you want to compare costs, you can contact other funeral directors, or ask someone else to help you with this.
- You may need to sign a contract with the funeral director. Make sure you read it carefully and ask the funeral director about anything you don't understand.

Basic funeral services

A funeral director is likely to include:

- a plain, lined coffin
- transport of the body of the person who has died to the funeral director's premises, usually up to ten miles from wherever the death occurred
- the care of the person who has died until the funeral. This will include washing and dressing the person who has died and laying the body out, but will not include embalming
- providing a hearse to take the body to the nearest crematorium or burial ground
- providing the necessary people to carry the coffin
- making all other necessary arrangements, for example, getting the required forms

Additional funeral services

These could be provided by funeral directors or you can sort them out elsewhere:

- flowers
- a more expensive coffin and fittings
- press notices
- a medical certificate required for cremation, and any doctor's fees for signing this
- an organist
- fees for religious services
- a burial or crematorium fee. The burial fee will usually include the costs of preparing the grave
- extra cars
- embalming
- use of the Chapel of Rest
- transport from the mortuary
- special viewing arrangements
- the cost of journeys more than ten miles to the funeral director's premises
- a memorial
- catering arrangements
- special stationery

Paying for the funeral

- Some funeral directors might ask for a deposit before making the funeral arrangements
- You may be offered a discount to pay for the funeral before or soon after it takes place. If you know the money will be released at a later date to cover the cost, you might want to consider a bank loan or overdraft to pay early.
- Money may be released later, if the person who died made arrangements to pay for their funeral through an insurance or other policy, or if money is released after their estate has been dealt with.

- If there is a legal claim for negligence against someone for the death, the cost of the funeral can be claimed as compensation.
- Otherwise, you may agree payment by instalment, or pay after the legal process of dealing with the person's estate has been settled.

If you are on a low income

- You may be eligible for a Funeral Expenses Payment if you are on a low income and receive certain income-related benefits. The rules are complicated but are explained at www.gov.uk/funeral-payments or phone the DWP Bereavement Service on 0800 731 0469
- Quaker Social Action provide practical support for people struggling with funeral costs www.quakersocialaction.org.uk

If you have no savings (or there is no family)

- If the deceased person or their family have no savings (or there is no family) then councils will provide a basic funeral.
- You must tell the hospital (or wherever the deceased died) that you have no money to pay for it and must not sign anything accepting responsibility for paying for it.
- You must ring the council covering the area where the deceased died.
- You need to ask for the Environmental Health department and then request a “public health funeral”. Sometimes it may be known as a “welfare funeral” or a “contract funeral”.
- You should be given a choice of burial or cremation and receive a dignified but basic funeral including a funeral service in a cemetery or crematorium chapel (church services would cost extra).
- The council may also take on responsibility for registering the death.
- It is worth checking what the deceased did if he or she worked in case a benevolent fund may be able to pay for funeral expenses; also whether they had any insurance policies or pensions that may cover the cost.

Funeral plans

- According to the MoneyBox programme on Radio 4, the average cost of a basic funeral is £4,000. If you will leave more money than that, your relatives are likely to have enough to pay for it and would probably prefer to choose how you are laid to rest. Any decent funeral firm should wait for payment until the estate has been settled. If you will not leave enough, then most relatives would probably prefer that you spend what money you do have to give yourself as good a life as you can in your final years.
- You can get a factsheet on funeral plans by ringing Age UK 0800 169 6565
- Age UK works in partnership with Dignity to provide funeral plans. To find out more:
 - Ring our Chatham callcentre on 01634 578085
 - If they are not available ring Dignity Call on 0800 022 3243
- Funeral plans are now fully regulated by the Financial Conduct Authority. Commission payments and cold-calling are now banned.
- However it is advisable to compare several schemes. Check terms and conditions carefully before you agree to them and sign a contract. You can get advice from the Money Helper Service 0800 011 3797, 0800 138 7777 www.moneyhelper.org.uk

- Funeral plans are now protected by the Financial Services Compensation Scheme. You can check if yours is fully protected at www.fca.org.uk

Funeral wishes

A Lifebook enables you to record all sorts of useful details which will not only help you to be more organised but could also be invaluable to a family member or a friend if they need to locate important information about you in an emergency. You simply follow the step-by-step instructions to fill in the various sections with your details, contacts and locations of important documents. The final wishes section deals with the time when your family will need to know your wishes about such things as funeral arrangements and obituaries. It is also where you can record your thoughts about loved ones, as well as make peace with family and friends. The LifeBook is available in both a booklet and computer versions. More information from Age UK 0800 678 1602 www.ageuk.org.uk/lifebook

Grants and other help-in-kind for financial hardship

Can a grant-giving charity help?

Grant-giving charities (also called 'benevolent funds') are charities that offer financial support in the form of free, non-repayable grants to individuals, and their families, who need help. There are hundreds of these benevolent charities across the UK, each there to help different groups.

When can a grant-giving charity help me?

Charities can award grants to people in a huge range of circumstances. Applications for support are usually judged on a case-by-case basis, taking your unique circumstances into account. Below are some of the most common reasons why someone may be given financial support:

- **Daily essentials:** Money to help pay for food, clothes, bills and other daily expenses.
- **Bills**
- **Disability equipment and home adaptations:** Adaptations to the home and help with equipment and extra costs related to having an illness/disability but usually only for equipment that cannot be provided by the council or NHS.
- **Home essentials:** A grant to help pay for new or replacement "white goods" or furniture, and home repairs.
- **Childcare and school costs:** Including helping with purchasing school uniforms, study equipment and more.
- **Respite breaks:** Including breaks for carers.
- **Funeral costs:** Charities can help pay towards the costs relating to the death of a family member.
- **Debt and insolvency fees:** Some charities will help cover the costs of declaring bankruptcy/insolvency. Talk to StepChange www.stepchange.org

Other help

Many benevolent charities also offer a range of other services to help you get back on your feet. These include:

- **Advice services:** Including advice on debts, benefits, careers, legal advice, relationships and more.
- **Wellbeing and mental health services:** Including counselling services, peer-to-peer support groups, befriending services and helplines.

How to find support

- The Turn2us Grants Search is a one-stop-shop of over 1,500 charitable grants. You can search by age, location, profession, medical condition and other criteria. Use it today to find out what you might be eligible for www.grants-search.turn2us.org.uk
- Or contact the helpline for a free and confidential chat with the Turn2us team 0808 802 2000. 8am-6.30pm Mondays-Fridays and on Saturday between 9 am and 1 pm. All calls are free from a UK landline and from most mobiles. If you are calling from a mobile, please check with your network provider.
- Or try Charity Search 0117 982 4060 www.charitysearch.org.uk

How to apply for support

- Once you have found a charity where you may be eligible for support, you will need to fill out an application with that charity. Details on how to apply can be found on each charity's website or by calling the charity.
- Each charity will have their own application process and eligibility criteria. However, most charities will require you to fill out a short application form and provide some evidence that you are in need of their support and can meet their eligibility criteria (for example, this could involve proving you have had a certain job if applying to an occupational charity).
- Evidence may include things such as copies of your recent bank statements, pay slips, proof of benefit entitlement etc. Each charity will have their own evidence they will ask for and can help guide you on what you will need to provide.
- If ever you are worried about a charity's application process, giving one of their friendly team a call or an email will often help reassure you as they can support and guide you on their application process. Age UK may also be able to help you apply.

Livery companies

Masonic Charitable Foundation www.mcf.org.uk

Illness and disability charities

These are charities that offer support to people if they have illnesses or disabilities. Some examples are:

- **Care Free Breaks.** Grants for family carers to have a free break in a hotel or cottage. www.carefreebreaks.com
- **Carers' Trust.** Financial support and practical help during difficult times for unpaid carers. www.carers.org
- **Independence at Home.** Help people with physical disabilities or mental health conditions and their families or carers with essential equipment, breaks, home repairs etc www.independenceathome.org.uk
- **Macmillan.** One-off payments for people with cancer who are on a low income and have low savings 0808 800 0000.

- **Mencap.** For people with a learning disability and their family carers. 0808 808 1111 www.mencap.org.uk
- **Motor Neurone Disease Association** www.mndassociation.org
- **Mobility Trust.** May be able to provide a grant for a scooter www.mobilitytrust.org.uk
- **Motability.** If you get the higher rate of mobility component for Disability Living Allowance or Personal Independence Payment then you may be able to lease a specially-adapted new car, scooter or powered wheelchair through Motability. If you are over 65 and receiving Attendance Allowance then you are not eligible 0845 456 4566 www.motability.co.uk
- **Multiple Sclerosis Society** www.mssociety.org.uk
- **Respite Association.** Funding for respite breaks for family carers. www.respiteassociation.org
- **Scope.** Support for disabled people and their families. 0808 800 3333 www.scope.org.uk

Charities for vulnerable individuals

These are charities there to support people that fall into a certain group in society, such as vulnerable women, children, older people, domestic violence victims and homeless people. Some examples are:

- **Aid for the Aged in Distress (AFTAID).** Epworth House, 25 City Rd, London EC1Y 1AA 0870 803 1950 www.aftaid.org.uk Individuals, their families and neighbours, members of the voluntary sector or professionals working with older people in distress in the UK can apply for indirect financial assistance to purchase essential items. Written support from a Social Worker, Doctor or other professional is required. Grants are paid directly to the provider or supplier of goods. The beneficiary must be at least 65 years old, on a low income and a UK citizen living in the UK
- **Family Action.** Emotional, practical and financial support for families dealing with financial hardship and/or suffering domestic abuse, mental health issues, learning disabilities. www.family-action.org.uk
- **Friends of the Elderly** www.fote.org.uk If you are over state pension age you can ask Age UK to apply for a grant to help you with replacing “white goods” and furniture, home repairs, disability adaptations, getting digitally connected and unpaid bills. Contact Age UK 01732 454108
- **Independent Age** (for older people) www.independentage.org
- **Smallwood Trust** (for women) www.smallwoodtrust.org.uk
- **St Martin-in-the-Fields Charity** (for homeless people) www.smitfc.org

Armed forces charities

These are charities supporting veterans and current/former members of the armed forces and their families. Some examples are:

- **ABF The Soldiers’ Charity** www.soldierscharity.org
- **Blind Veterans UK** (formerly St Dunstan’s)
12-14 Harcourt St, London W1H 4HD 0300 111 2233
supporter.services@blindveterans.org.uk www.blindveterans.org.uk

Support anyone living with significant sight loss who has served in the Armed Forces or who has done National Service. They help veterans to lead independent and fulfilling lives through physical and emotional support.

- **Help for Heroes** www.helpforheroes.org.uk
- **Officers' Association** www.officersassociation.org.uk
- **RAF Benevolent Fund** www.rafbf.org
- **Royal British Legion** 0808 802 8080 www.britishlegion.org.uk Support for veterans as well as serving personnel. Veterans covers the armed forces (army, navy and air force) but also covers many other people, in some cases even if you have only served a day:
 - Gurkhas
 - allied armed forces (if you are a British subject and served for at least a week))
 - National Service (if you completed it)
 - reservists and auxiliaries including the Merchant Navy (if you were in hostile waters) and the Territorial Army
 - allied civil police forces
 - the Home Guard (for at least 6 months)
 - Bomb or Mine Disposal Units (for at least 3 months)
 - the Resistance in an allied nation
 - Voluntary Aid Societies (if you were full-time in uniform supporting the armed forces). This includes Red Cross, St John Ambulance, various nursing corps, YMCA, Salvation Army, Royal Observer Corps, Women's Voluntary Service etc)
 - carers and families or dependants. This means children, spouses and partners (including widows and widowers).

The Legion may be able to help people with less than £13,000 going through a crisis who need help to meet sudden, unexpected expenses. They cannot provide cash but can help pay for essentials such as food or clothing in times of need. They can also help with funeral expenses, house adaptations, removal costs, household goods, riser-recliners, mobility scooters and powered wheelchairs. They also run self-funded care homes, sheltered housing and can organise holidays for people in need. They operate through a centralised call centre and have paid staff throughout the country as well as some volunteers. They may visit you at home to assess your needs and apply for grants from other service charities or civilian ones.

- **SSAFA (the Armed Forces Charity).**
 - National helpline 0800 731 4880 www.ssafa.org.uk
 - Personalised support for veterans of any age (and their immediate families). A local volunteer caseworker can visit you at home to discuss your needs and apply for grants from military and civilian charities. Any support will be based on individual circumstances 020 8895 6716 kent.branch@ssafa.org.uk

Local charities

These are charities that help people who live in a certain area of the UK. Some examples are:

- **Chiddingstone Crandall Trust.** Financial help for residents of Chiddingstone Parish. Examples include household bills, the cost of transport for medical appointments, one-off medical help not available on NHS such as counselling or rehab treatment. Contact Jonathan Roper 07798 734271 jbroper@btinternet.com

- **Dorothy Parrott Memorial Trust Fund.** Covers TN13, TN14 and TN15 postal districts. Small grants to replace household items such as cookers or washing machines. Contact Age UK Sevenoaks & Tonbridge for further details.
- **Lions Clubs.** Small grants for people in hardship. Age UK can refer you
 - Sevenoaks Lions Club (contact Peter Brignell 01732 457238 peterb@mountwood.co.uk)
 - Tonbridge Lions Club 01732 358218, 0845 833 9819 info@tonbridgelions.co.uk www.tonbridgelions.co.uk
- **Otford Benevolent Society.** Contact Margaret Lidbetter 01959 524831.
- **Saint Mary's Church, Westerham.** The Green, Westerham TN16 1AS 01959 561330 www.westerhamparishchurch.org.uk The vicar may be able to help people in financial hardship. This also applies to other churches.
- **Sir Thomas Smythe's Charity** 020 7213 0562 charitiesadmin@skidders.org.uk <http://www.skiddershall.co.uk/charities/sir-thomas-smythe-charity.htm> Regular or one-off payments for adults who:
 - Live in parishes of St John (Dunton Green), St John the Evangelist (Hildenborough), St Bartholomew (Otford), St Peter & St Paul with St Saviour (Tonbridge) or St Stephen (Tonbridge)
 - Receive a state pension or disability benefit
 - Are on a low income
 - Rent or own their own home
- **Sundridge Relief in Need.** Help people living in parish of Sundridge & Ide Hill (and immediate surroundings) who are in financial hardship. Contact Joanne Rutter 01959 565334 jorutter@hotmail.co.uk

Occupational charities

Virtually any job you can think of will have a charity helping those who have ever worked in that profession. Most also support family members, apprentices and students training in that industry. Retail workers, supermarket staff, nurses, carers, hospitality and construction staff, and many more all have their own charities. Some examples are:

- Arts & Culture
 - Acting, Theatre & Film
 - **Actors' Benevolent Fund** www.actorsbenevolentfund.co.uk
 - **Acting for Others** www.actingforothers.co.uk
 - **Film & Television Charity** www.filmstvcharity.org.uk
 - Artists
 - **AGBI (The Artist's General Benevolent Institution)** www.agbi.org.uk
 - Arts
 - **Royal Opera House Benevolent Fund** www.roh.org.uk/about/benevolent-fund
 - Dance
 - **Dance Professionals Fund** www.dancefund.org.uk
 - Entertainment
 - **Royal Variety Charity** www.royalvarietycharity.org
 - Literature
 - **Royal Literary Fund** www.rlf.org.uk
 - Music
 - **ISM (Incorporated Society of Musicians) Members' Fund** www.ism.org/membership/members_fund

- **PRS (Performing Rights Society) Members' Fund**
www.prsmembersfund.com
 - **Royal Society of Musicians of Great Britain**
www.royalsocietyofmusicians.org
- Clergy
 - **Clergy Support Trust** www.clergysupport.org.uk
 - **Foundation Of Edward Storey** www.edwardstorey.org.uk/grants
 - **Lady Hewley Trust** www.urc.org.uk
- Education
 - **Teaching Staff Trust** www.teachingstafftrust.org.uk/apply-grant
- Energy
 - **Nuclear Industry Benevolent Fund** www.tnibf.org
- Engineering
 - **Building & Civil Engineering Charitable Trust**
www.bancce.co.uk/corporate-responsibility/the-charitable-trust
 - **Foothold** www.myfoothold.org
 - **ICE (Chartered Institute of Civil Engineers) Benevolent Fund**
www.icebenfund.com
 - **Institute of Structural Engineers Members Benevolent Fund**
www.istructe.org/about-us/benevolent-fund
 - **Institution of Mechanical Engineers Support Network**
www.imeche.org/support-network
- Environment
 - Farming
 - **Royal Agricultural Benevolent Institution.** Shaw House, 27 West Way, Oxford OX2 0QH 01865 724931 info@rabi.org.uk
www.rabi.org.uk For farming families and single people in hardship or crisis. Also help women who have been in the Land Army or close relatives of someone who has worked in farming.
 - One-off or regular grants
 - Payments for lifeline alarms, mobility aids (stair lifts and mobility scooters), essential household goods and temporary labour, plus winter costs and Christmas hampers
 - Run residential homes, help with home-help costs and residential home fees
 - The main wage-earner in your household must have worked in farming for over 10 years (unless a Land Girl)
 - Your household must have less than £16k in savings
 - Forestry
 - **Timber Trades' Benevolent Society** www.ttbs.org.uk
 - Gardening & Horticulture
 - **Perennial** www.perennial.org.uk
- Financial & Professional Services
 - Accountancy
 - **ACCA (the Association of Chartered Certified Accountants) Benevolent Fund**
www.accaglobal.com/lk/en/member/membership/benevolent-fund.html
 - **CABA (Chartered Accountants Benevolent Association)**
www.caba.org.uk

- **Boss Business Supplies** www.bossfederation.com/boss-business-supplies-charity
- **Grocery Aid** www.groceryaid.org.uk
- **Hospitality Action** www.hospitalityaction.org.uk
- **National Caravan Council Benevolent Fund** www.nccbenevolentfund.org.uk
- **Retail Trust** www.retailtrust.org.uk
- **Sales People's Charity** www.salespeoplescharity.org.uk
- Infrastructure
 - **John Laing Charitable Trust** www.laing.com/corporate_responsibility/john_laing_charitable_trust.html
- Information & Communication
 - Journalism
 - **Journalists' Charity** www.journalistscharity.org.uk
 - **NewstrAid Benevolent Fund** www.newstraid.org.uk
 - Libraries
 - **CILIP (Chartered Institute of Library and Information Professionals)** www.cilip.org.uk
 - Public Relations
 - **Iprovision** www.cipr.co.uk/cipr/about_us/benevolent_fund.aspx
 - Telecommunications
 - **British Telecom Benevolent Fund** www.btplc.com/bf
- Manufacturing
 - **Alex Ferry Foundation** www.ferryfoundation.org.uk
 - **Rainy Day Trust** www.rainydaytrust.org.uk
- Maritime
 - **Guild of Benevolence of the IMarEST** www.imarest.org/about-imarest/the-guild-of-benevolence
 - **Merchant Navy Welfare Board** www.mnwb.org
 - **Royal Alfred Seafarers' Society** www.royalalfredseafarers.co.uk
 - **Shipwrecked Mariners' Society** www.shipwreckedmariners.org.uk
- Mining
 - **Coal Industry Social Welfare Organisation** www.ciswo.org.uk
 - **Coal Trade Benevolent Association** www.coaltradebenevolent.org.uk
 - **Institute of Quarrying Benevolent Fund** www.quarrying.org/iqbf
- Public Sector
 - Civil Service
 - **Charity for Civil Servants** www.foryoubyyou.org.uk
 - **CSIS Charity Fund** www.csischarityfund.org
 - Police Service
 - **Police Care UK** www.policecare.org.uk
 - Social Services
 - **Care Workers Charity** www.thecareworkerscharity.org.uk
 - **Social Workers' Benevolent Fund** www.swbt.org
- Science
 - **Chemists' Community Fund** www.rsc.org/membership-and-community/chemists-community-fund
- Skilled Trades and Crafts
 - **Furniture Makers' Company** www.furnituremakers.org.uk
- Sport
 - **Grand Prix Trust** www.grandprixtrust.com

- **Racing Welfare** www.racingwelfare.co.uk
- Transport
 - **BEN automotive industry charity** 08081 311333, 07764 411911 supportservices@ben.org.uk www.ben.org.uk Will help anyone (or their dependents) who has worked in the car industry in any capacity at any point in their lives.
 - **Public Transport Benevolent Fund** www.tbf.org.uk
 - **Railway Benefit Fund** www.railwaybenevolentfund.org.uk
- Veterinary
 - **Vetlife** www.vetlife.org.uk

General charities

Charities that can award grants to individuals who may not fit any of the above groups. Some examples are:

- **Al-Mizan Charitable Trust** www.almizantrust.org.uk
- **Charis Grants** www.charisgrants.com
- **Eaton Fund** www.eaton-fund.co.uk
- **E.ON Energy Fund**. If your home has been affected by flooding you might be eligible for a brand new replacement washing machine, fridge, freezer, cooker and boiler. You do not need to be an E.ON customer to apply 03303 801090 www.eonenergyfund.com
- **Glasspool Charitable Trust** www.glasspool.org.uk
- **Henry Smith Charity** www.henrysmithcharity.org.uk
- **National Benevolent Charity** www.natben.org.uk
- **Percy Bilton Charity** www.percy-bilton-charity.org
- **Professionals Aid Guild** www.pcac.org.uk
- **Skinners' Benevolent Trust** 020 7213 0562 charitiesadmin@skimmers.org.uk www.skimmers.org.uk/grants-and-trusts/skinners-benevolent-trust One-off welfare grants to individuals and families in need of essential household items (white goods, furniture and flooring). Age UK can help you to apply.
- **Turn2Us**. 0808 802 2000 info@turn2us.org.uk www.turn2us.org.uk For British/Irish nationals living in UK with a specific needs, on a low income and savings of less than £4000. Will fund general living costs, household items, moving costs, transport costs, respite for carers, home and garden maintenance, rent deposits and funeral costs
 - **Response Fund**. For people who have had a life-changing event in the past 12 months, such as bereavement, job loss, disability or illness.
 - **Elizabeth Finn Fund**. For retired or working professional people and their partners. You or your partner need to hold or have held an occupation requiring a certain level of responsibility (if you have worked your way up) or be educated to the equivalent of NVQ Level 4 or a degree. Also fund home repairs, equipment and adaptations, cost or education or training if returning to employment
- **V for Life**. Grants for practising vegetarians and vegans over 60 and in financial need 0161 257 0887 info@vegetarianforlife.org.uk www.vegetarianforlife.org.uk

Managing money

Budgeting and saving money

Citizens Advice

Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible.

- Aylesford, Larkfield, New Ash Green, Otford, Sevenoaks, Snodland, Swanley and Tonbridge 0808 278 7810
- Edenbridge and Westerham 0808 278 7962

Money Helper Service

Free and impartial advice on budgeting and saving 0800 011 3797, 0800 138 7777

www.moneyhelper.org.uk

Money advice websites

You can reduce spending by using money advice websites such as

www.moneysavingexpert.com

West Kent Communities

Help West Kent Housing Association tenants to manage budgeting and household finances 01732 749451 www.westkent.org

Money skills and courses

Citizens' Advice

Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible.

- Aylesford, Larkfield, New Ash Green, Otford, Sevenoaks, Snodland, Swanley and Tonbridge 0808 278 7810 moneyskills@nwkent.cab.org.uk
- Edenbridge and Westerham 0808 278 7962

Short free courses with money skills advisors to help you:

- make informed choices about your money
- keep track of your money
- get to grips with budgeting access advice in tackling debts
- check that you are receiving any tax credits or benefits you are eligible for
- understand your bank account choices
- share money saving tips

Crosslight debt advice

The Money Course is a simple budgeting course to help you get on top of your finances. It will help you:

- learn how to create your own budget
- learn some simple tips for getting your budget to balance
- think through issues of debt and the wise use of credit
- explore some principles around money that could improve your mental wellbeing
- discover practical tools to manage your money day-to-day

020 7052 0318 www.crosslightadvice.org/westkent www.crosslightadvice.org/budget

Getting hold of your bank on the phone

- Several high street banks have launched dedicated over 70s helplines to support customers that are over 70 or are more vulnerable – which aim to provide a faster service. Have a copy of a recent statement that includes details of your account. Don't worry if you have lost or are unaware of your PIN or password, as there are

other ways you can prove your identity, such as confirming recent transactions on the account.

- RBS 0800 051 4177
- NatWest 0800 051 4176
- Ulster Bank 0800 092 4238
- Lloyds 0800 056 0045, 0345 072 5555
- Halifax 0800 085 9179, 0345 720 3040
- Bank of Scotland 0800 085 9179, 0345 721 3141
- Please note that if customers are confident at using the internet and have access to it, the banks are recommending this channel, as it will still be quicker than calling.
- Other banks do not have dedicated helplines but they still have a duty to help you. Ask for their “vulnerable customer team”. You can contact them on:
 - Santander 0800 9 123 123
 - Barclays 03457 345 345
 - HSBC 03457 404 404
 - TSB 03459 758 758
 - Metro Bank 0345 08 08 500 (priority Mon-Fri 8-9am)
 - Co-operative Bank 03457 212 212
 - Monzo 0800 023 4567
 - Nationwide 0800 30 20 11

Joint Accounts

- All banks give you the option to add another account holder to your account. The second account holder is given access to the whole account and receives their own card and PIN number. Although joint accounts can be useful, there are a number of risks you should consider.
- Each person can access all of the funds in the account, write cheques, or apply for an overdraft. It is not possible to set limits on what each holder of a joint account can do.
- Both you and the additional account holder are liable for paying back debts on the joint account, such as an overdraft.
- Credit reference agencies may create a financial association between you and the other account holder. If either one of you has debts, it could affect the other’s ability to take out a loan or make a big purchase in the future.

Third Party Mandates

- A third-party mandate gives someone you trust permission to access your account. It is an agreement in a document that tells your bank or building society that it can accept instructions about your money from a specific named person while you still have mental capacity.
- You can speak to your bank to request a third-party mandate arrangement, although it is allowed to refuse your request. Some banks and building societies will only permit temporary third-party mandates to be put in place on rare occasions, while others may allow you to put in place a permanent arrangement. You may be able to limit what the third party can do, for example, only having the ability to access information, withdraw restricted funds, or check balances.
- To find out more, ask your bank or building society.

Carer’s Card accounts

This is a special feature on a bank account offered by many high-street banks that allows you to give restricted access to small amounts of money in your bank account to a person you trust or who cares for you. What each bank offers is slightly different, but typically:

- you and the person you're sharing access with needs to be 18 or older and a UK resident
- you need to have a personal current account with the bank you choose for your Carer's Card
- no overdraft will be available, and interest won't be paid on the balance
- the account will be in your name only and only you will have full access to the account
- the person you share access to will get their own debit card
- the person you give a card to will only be able to see limited account details
- the person you give a card to will only have a limited access to funds and you control how much. It is much more limited than Third Party Mandate which allows the person to do day-to-day banking
- the card can usually only be used for limited cash withdrawals or spending in physical shops – not online or over the phone.

Small Payments Scheme

The Government are consulting on a Small Payments Scheme which would enable someone else to temporarily access up to £2500 over the course of a year while they are setting up Power of Attorney or a deputyship.

Power of Attorney

A Property and Financial Affairs Lasting Power of Attorney – which will continue to be valid if you lose capacity – gives your attorney the power to make decisions about your money and property, including:

- Managing bank or building society accounts on a more long-term basis.
- Paying bills, or collecting a pension or benefits if necessary
- Selling your home.

See also our Legal Advice & Power of Attorney information pack for further information

Pensions and planning for retirement

- Age UK produce publications on Pension Credit, State Pension and planning for retirement 0800 169 6565.
- Independent Age also produce a Moneywise guide. It explains how to boost your pension and cut your bills. You can get it from Independent Age, 6 Avonmore Rd, London W14 8RL 0800 319 6789, 020 7605 4200 advice@independentage.org www.independentage.org
- See also our Legal Advice information pack for complaints about pensions

Enquiries about your existing pension or reporting changes

Contact the Pension Service 0800 731 0469. This includes reporting changes of address, bank details and deaths.

Finding out when you reach state pension age

Use the website www.gov.uk/state-pension-age to check when you will reach state pension age or phone the Future Pension Centre helpline 0345 300 0168.

Finding out what your state pension is going to be

Get an estimate of your state pension by ringing the Future Pension Centre helpline 0345 300 0168 www.gov.uk/future-pension-centre Age UK produce publications on pension forecasts 0800 169 6565

Claiming your state pension

You don't get your state pension automatically; you must claim it to get it. Most people are sent a letter inviting you to make a claim no later than 2 months before you reach state pension age. You can do it online or phone the claim line on 0800 731 7898. If you don't receive the letter you need to contact them to claim it.

Budgeting for retirement

Work out what money you'll have coming in and think about how your spending might change once you're retired.

- Citizens' Advice have an online tool to help you draw up a budget at: www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget
- Money Helper Service offer a free and impartial advice on retirement 0800 011 3797, 0800 138 7777 www.moneyhelper.org.uk

Topping up your state pension if you're on a low income

Check whether you're entitled to any benefits for older people. You might be able to get benefits such as Attendance Allowance, Pension Credit (which tops up your state pension), Housing Benefit, Council Tax Reduction or an underlying entitlement to Carer's Allowance. Age UK can help you by carrying out a benefit check 01732 454108

Paying off a mortgage

- Age UK produce publications on lifetime mortgages, equity release and retirement 0800 169 6565
- If you have a mortgage work out how much is left to pay; you might want to pay off what's left with a lump sum, but you should get financial advice first. You can get a list of local financial advisers who specialise in older people's issues from the Financial Advice section above.
- If you're on certain benefits and you're struggling to pay your mortgage, you may be able to get help from the government to pay the interest on your mortgage. This is called Support for Mortgage Interest (SMI). Support for Mortgage Interest will be paid as a loan - which must be repaid when you die or sell your home. If you're getting SMI as a benefit now, you will be offered the choice of taking out an SMI loan in future. The amount you have already received as a benefit does not need to be repaid.
- Before you decide whether an SMI loan is the best option for you and your household, it's a good idea to seek professional advice.

- Call the Money Helper Service 0800 011 3797, 0800 138 7777 www.moneyhelper.org.uk for free, impartial money advice. Lines are open Monday to Friday, 8am to 8pm and Saturday, 9am to 1pm. Calls are free.
- You can also get advice from Citizens' Advice. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible.
 - Aylesford, Larkfield, New Ash Green, Otford, Sevenoaks, Snodland, Swanley and Tonbridge 0808 278 7810
 - Edenbridge and Westerham 0808 278 7962

Carrying on working

If you want to carry on working after state pension age you can put off (defer) claiming your state pension or if you prefer you can take your pension while carrying on working.

Deferring your state pension

You can retire and defer (put off) claiming your state pension or if you prefer you can defer it while carrying on working. Age UK produce publications on deferring pensions 0800 169 6565

When you can get workplace or personal pensions

The earliest you can start getting a workplace or personal pension is usually when you're 55 but you should check this with your pension provider. Let them know you're planning for retirement and they'll usually send you information about your workplace or personal pension. You might be able to get your workplace or personal pension sooner if you're retiring due to ill health

Tracking down pension providers

If you have lost contact with pension providers the Pension Tracing Service can help. Call them on 0845 600 2537 or use their online form to find a lost pension www.gov.uk/find-pension-contact-details

Armed forces pensions for veterans and their families

Veterans UK Helpline. This is a Government helpline for veterans (and their families) who have served in the armed forces. Administers the armed forces pension schemes, war pensions, armed forces compensation scheme. They make payments to those injured or disabled due to service and to partners of those who have died as a result of service. 0808 191 4218 www.gov.uk/government/organisations/veterans-uk

Taking your pension as a lump sum

You can now take some or all of your pension pot as a lump sum. However be aware of scams such as fake investments designed to con you out of your money. They are often extremely convincing and anyone can be caught out. If in doubt, check with people such as Citizens' Advice. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible.

- Aylesford, Larkfield, New Ash Green, Otford, Sevenoaks, Snodland, Swanley and Tonbridge 0808 278 7810

- Edenbridge and Westerham 0808 278 7962

Getting further advice on your pension options

Money and Pensions Service

A free and impartial government service about your pension options.

If you are looking for advice on a personal pension or workplace pension, book an appointment with Pension Wise on 0800 138 3944 www.moneyhelper.org.uk

- You can get free and impartial guidance face-to-face (at Citizens' Advice) or over the phone. Face-to-face appointments may be available at Aylesford, Edenbridge, Larkfield, New Ash Green, Otford, Sevenoaks, Snodland, Swanley, Tonbridge and Westerham
- You'll talk about your pension options and what you can do next. You can find out what you can do with your pension pot, how to shop around and what to look out for with taxes and fees.
- They explain how to avoid pension scams and the importance of taking your time to make sure your money lasts as long as you do. At the end of your appointment you'll get a summary of your details and next steps you need to take.

If you are looking for advice on any other kind of pension or have any other pension enquiries, phone 0800 011 3797, 0800 138 7777 www.moneyhelper.org.uk

Annuities

Age UK works with a company called HUB (Helping You Benefit) to provide annuities. To find out more:

- Get more information from Age UK on 0800 169 6565
- Ring our Chatham callcentre on 01634 578085
- If they are not available ring HUB on 0333 130 5018

However you should shop around. An Independent Financial Adviser may be able to assist you in comparing annuities

- You can find an independent financial adviser who specialises in annuities by contacting the Society of Later Life Advisers 0333 202 0454
- Alternatively the Money Helper Service may be able to help you find an independent financial adviser 0800 011 3797, 0800 138 7777 www.moneyhelper.org.uk

Leaving your pension to your partner or someone else

There are tax implications to leaving your pension to someone else when you die so you should talk to your pension provider or an independent financial adviser. You can get a list of local financial advisers who specialise in older people's issues from the Financial Advice section above.

Women's State Pensions

Some married women who reached State Pension age before 6 April 2016 may be losing out on derived State Pension entitlement from their husband because they did not know they had to make a claim for it. Please note that a woman may be eligible even if her husband has died or she is divorced, as long as she did not remarry before reaching State Pension age herself. If a woman thinks she may be eligible, she should contact the

Pension Service at www.gov.uk/contact-pension-service to enquire about her entitlement, or to make a claim if she does not currently receive a State Pension at all. The underpayment relates to the "old" state pension system - affecting those who reached pension age before 6 April 2016 - which had special provisions for married women. Under these old rules, married women who had a poor pension in their own right could claim a 60% basic state pension based on their husband's record of contributions. However, some of these pensions were not automatically increased when they should have been. The cases fall into the following four groups:

- People who are married or in a civil partnership who reached state pension age before 6 April 2016 and may be entitled to a Category BL uplift based on their partner's National Insurance contributions.
- People whose spouse became entitled to a state pension following a change in the law in 2008. Some people should have had their basic state pension automatically reviewed and uplifted. Underpayments occurred in cases where this did not happen. The law limits the backdating for this group to a period of 12 months.
- People who have been widowed and their state pension was not uplifted to include amounts they are entitled to inherit from their late husband, wife or civil partner.
- People who have not been paid Category D state pension uplift as they should have been from age 80.

Getting your pension or benefits if you do not have a bank account

- The Payment Exception Service is a way for people who do not have a bank account to collect benefit or pension payments. They're only available in very limited circumstances.
- Payment Exception has replaced Simple Payment. Contact the office that pays your benefit if you used Simple Payment and have not received a letter about moving to the new service.
- You may be sent a payment card. You can use this to collect your payment from any PayPoint outlet that offers the Payment Exception Service. If you do not have a card you'll be sent either a voucher by email or a text message with a unique reference number.
- To collect a payment, show your card, voucher or text message at the PayPoint outlet. You can find PayPoint outlets in your local newsagents, convenience store or supermarket.
- You must claim your payment within 30 days of it being sent to you.
- There's a limit of £100 for each payment collection you make. You may have to make more than one collection at a time to get the full amount you're owed.
- You'll need to show one original document as proof of your identity - copies will not be accepted. For example you could use a:
 - valid UK photo or paper driving licence
 - current passport
 - current gas, electricity, water or landline phone bill (less than 3 months old)
 - council tax bill
 - tenancy agreement
- If you want someone to collect your money for you, they'll need:
 - your payment card or voucher
 - your proof of identity
 - their proof of identity

- You can apply to become an appointee for someone if they cannot manage their own affairs. You'll get a payment card to use on their behalf, and will be responsible for reporting any change of circumstance.
- If you lose your payment card or it's damaged
 - Contact the office that pays your benefit or pension. Your card will be blocked and you'll be sent a new one.
 - You'll also be sent a voucher by email or text message to make sure you do not miss out on any payments.
 - In an emergency, you may be able to get a reference number by telephone to get immediate access to your payment. Contact the office that pays your benefit or pension to find out more.
- If you need help using the service or want to make a complaint, contact the office that pays your benefit or pension.

Scams

Avoiding scams

If someone you don't know offers help, you don't have to accept it if you think it might not be genuine. Many of these scams claim to be from organisations you know and trust. If someone claims to be from a recognised organisation, don't be afraid to ask for proof and never hand over money to someone you don't know.

- If an offer seems too good to be true, it probably is a scam.
- Don't feel pressurised to make a decision. Take your time and seek advice.
- Keep your personal details safe. Always make sure the person you are talking to is genuine and from a legitimate company.
- Talk to someone you trust if you're suspicious.

Spotting scams

Scams could reach you by post, phone, email, text, when you are using the internet or on social media. They will look and sound genuine and usually claim to be from a reputable company, service provider, bank, the police or a government service such as HMRC. They could even be someone asking for help. They will ask you to click a link, call a high-rate telephone number or encourage you to hand over personal information, bank details, bank cards or even cash. Don't do it.

- Pressure to respond quickly (eg "Limited Offer. Respond Now. Don't Delay").
- You may be encouraged to keep communication secret from family and friends.
- You may be told to send money abroad or move your money into someone else's bank account.

Use the **ABC** of scam awareness:

A- Never **assume** a caller, email or text is genuine

B- Never **believe** a caller, email or text is genuine.

C- Always **confirm** by contacting a trusted number, family member, friend, your bank's fraud department or the police to check if it's genuine.

Stop – Take a moment to stop and think before parting with your money or information.

Challenge – Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

Protect – Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

- Be cautious and listen to your instincts. Don't be afraid to hang up, bin it, delete it or shut the door.
- Take your time; don't be rushed.
- Say no to ALL doorstep sales and requests for money, even if they claim to be from a charity. If possible, stay safe and don't even open your door. You do not have to open your door to anyone you don't know and aren't expecting.
- If you are online, be aware of fake news and use trusted sources such as gov.uk or NHS.uk websites. Make sure you type the addresses in and don't click on links in emails
- Only purchase goods from legitimate retailers and take a moment to think before parting with money or personal information. Only use reputable websites that you know and trust, make sure you see a padlock symbol when making a purchase, and where possible use a credit card which has insurance for online payments.
- Know who you're dealing with - if you need help, talk to someone you know.
- Protect your financial information, especially from people you don't know. Never give your bank card or PIN to anyone. No one from the police or your bank will contact you and ask you to provide your PIN and bank card – or ask you to withdraw and hand over cash.
- Never respond to unexpected emails or text messages, click on links or attachments, or provide bank details or personal information – no matter how tempting or convincing the message may seem.
- Always install the latest software and app updates to protect your device.

Raising your awareness of scams

- You can ask for booklets to read from Age UK 0800 169 6565 and Action Fraud 0300 123 2040 www.actionfraud.police.uk
- You can download a booklet to read from the Police at: www.met.police.uk/SysSiteAssets/media/downloads/central/advice/fraud/met/the-little-book-of-big-scams.pdf
- You can look at this website which was created by the family of a scam victim: www.thinkjessica.com
- You can also look at these websites:
 - Take Five www.takefive-stopfraud.org.uk/advice/general-advice
 - CIFAS www.cifas.org.uk
- You can watch a video on how to spot scams at www.friendsagainstscams.org.uk/elearning

What to do if you have been scammed

- If you are in immediate danger or you ask them to leave and they don't, contact the police on 999.
- Anyone can be a scam victim. If you've been scammed, always report it.
- If you have given bank details or someone has used your card then inform your bank immediately, preferably by going into a branch or phoning 159. If phoning, be careful that you are ringing a legitimate number and if you have been scammed by phone wait at least 5 minutes to be sure that the scammers are not still on the phonenumber. Ask for a statement of recent activity on your account. Ask for monthly statements in future so you can keep an eye on your account.

- Usually the bank will have a team of investigators who look into it for you. They will check your account for suspicious activity and take whatever action is required. They will stop any unauthorised withdrawals and may be able to refund any that have already been made
- If you claim the use of your debit/credit card was not authorised by you, it is for your bank to prove otherwise. If the card provider will not give you your money back, report them to the Citizens' Advice Consumer Service 0808 223 1133.
- You should inform the police on non-emergency number 101 or by going into a police office. Ask them for a crime reference number. You can ask them to send a Police Community Support Officer to visit you to try to help you avoid being scammed in future
- You should report it to Action Fraud who offer advice, guidance and support. You should keep a copy of any scam letters as they may also be able to prevent other people being scammed 0300 123 2040 www.actionfraud.org.uk
- You can also report fraudsters to CrimeStoppers on 0800 555111 www.crimestoppers-uk
- If your National Insurance number has been used fraudulently then you should report it to HMRC on 0300 200 3500. They will decide whether they need to issue you with a new number
- You can get additional peace of mind by phoning the CIFAS Fraud Prevention service on 0330 100 0180. They will help you to protect your identity for 2 years but will charge £20 for this service
- If you know the phone number of the scammer ask your phone provider to block their number so they can't ring you again
- If you're not sure whether a scheme or offer is legal or legitimate contact the Citizens' Advice Consumer Service on 0808 223 1133.
- You may also find useful information on this website which was created by the family of a scam victim www.thinkjessica.com

Telephone scams

- Age UK produce publications on unwanted calls 0800 169 6565
- Common phone scams include investment, pension or computer support scams.
- The person calling is often extremely professional and may pretend to be from a trusted organisation such as your bank, the police or another company you recognise.
- The caller may have some of your information to make them seem genuine.
- Phone calls may come from unknown or foreign phone numbers.

What should you do if you get a nuisance or scam call?

- Stop. Taking a moment to stop and think before parting with your money or information could keep you safe
- Challenge. Could it be fake? It's OK to reject, refuse or ignore any requests. Only criminals will try to rush or panic you
- Protect. Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud on 0300 123 2040

What are nuisance calls?

- Nuisance or “cold calls” or unsolicited sales calls are phone calls from companies trying to sell you something, even though they have had no business with you previously. These calls aren’t usually illegal and don’t necessarily count as a scam although they can be annoying, frustrating and even frightening
- Common nuisance calls ask about a car accident you’ve supposedly had claiming you may be entitled to compensation, while others may involve trying to sell you a warranty for home appliances or your boiler. However these calls can cover a wide range of things
- For more information see advice from Ofcom on nuisance calls:
<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/problems/tackling-nuisance-calls-and-messages>

Reducing nuisance calls

- Register free with the Telephone Preference Service, 70 Margaret St, London W1W 8SS 0845 070 0707 www.tpsonline.org.uk It should reduce the number of nuisance calls you receive but may not stop them completely or block scammers. It is a legal requirement that organisations such as charities or political parties do not phone people registered with the TPS unless they have your consent. To register your mobile phone, text “TPS” and your email address to 85095. Beware of scams trying to charge you to register with the TPS
- You can also update your phone to have a Caller ID function so your handset can display the number of anyone contacting you. This works on both mobiles and landlines. If you have a mobile, you can use the settings on the phone to block unwanted numbers
- Talk to your home phone provider to see what other privacy services and call-blocking services are available (see below)
- There are call-blocking products you can buy which will help reduce the number of unwanted calls (see below).

What are scam calls?

- All scams are fraud. Phone scams are a way for criminals to con people out of money. The most common ones involve unpaid bills, investments, computer viruses, banks, lotteries and competitions
- Bank scam calls often claim to be from your bank telling you there’s a problem with your card or account and asking you to transfer money to a “safe account”. Your bank would never ask you to do this
- Courier fraud. This is where fraudsters may phone you, pretending to be a police officer or bank official, and try to persuade you to hand over money to a “courier” on the pretext of assisting an investigation into corruption. However, police and banks will never ask for money to be handed or transferred to them nor will they ask for passwords and pin numbers
- Computer scam calls often claim to be from a well-known IT firm, such as Microsoft. They’ll tell you that your computer has a virus and will say you have to pay to have it “fixed” or ask you to download software that actually contains a virus. Legitimate IT companies don’t contact customers this way
- Criminals have the technology to mimic an official telephone number, so it comes up on your Caller ID display (if you have one on your phone). This can trick you into thinking the caller is really from a legitimate organisation, such as a bank or utility company. If you’re in any doubt, just hang up. Do not agree to hand over any

money. It is better not to say anything but if you feel that you have to say something, say that you need to seek advice from your family or friends. Hang up and wait at least 5 minutes to be sure that the scammers are not still on the phoneline. Then phone somebody you trust. You can also phone your bank directly to see if it was genuine using the number on your bank card (not a number you are given in case it is fraudulent).

- You can get a leaflet called "Keep Calm and Hang Up" on how to recognise scam phone calls from TrueCall 0800 033 6339. You can avoid these scams by stopping scam calls.

Reducing scam calls

The majority of landline providers offer free services to help reduce unwanted calls. Talk to your phone company to see what help you can get. Here are some schemes that we know of:

- BT Call Protect. If you have a landline with BT you can set this up free-of-charge. It works in three simple ways:
 - BT Blacklist automatically diverts known nuisance callers to junk voicemail
 - Personal blacklist lets you choose specific numbers to divert
 - You can also block numbers by category – like international, withheld or unrecognised.

Once it's set up, you can add numbers to your blacklist by calling 1572 from your home phone immediately after you have hung up from a nuisance call. To set it up phone BT on 0800 100400

- Sky Talk Shield. Call screening service for your home phone. You can choose to answer the calls you want and block the ones you don't. It is free for Sky Broadband and Sky Talk customers
- Virgin Media offer free services such as caller display, the option to withhold your number when making a call and anonymous caller rejection.
- TalkTalk CallSafe allows you to approve, block or screen calls before you answer. The service is free and can be activated by dialling 1472 from your TalkTalk landline

Stopping scam calls

There are other schemes that can stop more scam calls but you have to pay for the peace-of-mind. A call blocker is a small device that plugs into your phone and allows you to block calls from unwanted numbers. You can find out more about call blockers by emailing friendsagainstscams@surreycc.gov.uk or contacting the Trading Standards Team at Kent County Council.

- If you have a landline, there are various call blockers which might help. One scheme is **TrueCall**:
 - It promises to screen out 95% of nuisance calls. When someone calls it checks their number. If it is a trusted caller such as friends, family or invited callers then the phone rings as normal. However it intercepts all other callers and plays them a message. This either asks them to hang up if they are a cold caller (you can listen to this by ringing 0333 011 5567) or can block unrecognised callers completely asking them to phone a family member or carer if it is important (you can listen to this by ringing 0333 011 5870).
 - You can buy it from TrueCall. It costs £120 with no monthly fee after that or you can rent it 0800 033 6330 info@truecall.co.uk www.truecall.co.uk

- They will send it directly to you or may be able to install it for you. You plug it into your landline. Just like TV sets it is straightforward to install but needs a little set-up. Full instructions are provided and you can call TrueCall on 0800 033 6339 for assistance if you need it.
- If you have a mobile, there are other call blockers which might help. For example, **Fuss Free Phones** work on the O2 network. With this scheme, old-style operators screen calls. You (or your family) give the operator a list of numbers of friends, relatives and organisations that are likely to call you. The operator only puts calls through if the caller is on this "trusted callers list". If the operator is unsure they will check with your family or friends. If you want to make a call, you simply pick up the receiver, press a button and ask the operator to put them through. It costs £80 for a special handset which looks like an ordinary phone but has large keys then it costs £20 per month.

Fraudulent text messages

Look carefully at any text messages. If it says something that makes you panic (eg "this request was created from an unrecognised device") then it may be a scam. If it goes on to suggest a way to solve the problem (eg "cancel this request by") then it may take you to a website that looks convincing but is fake. Do not enter your details. You can report suspected scam text messages to your mobile network provider by forwarding them to 7726. If you think you have been scammed, contact your bank immediately.

Stopping yourself from making premium rate phone calls

It can be distressing and expensive for a person if they make repeated phone calls to certain numbers, especially premium rate ones. BT can set up Network Controlled Calling which allows dialling only 10 numbers such as friends, family, GP etc but blocks others. 0800 919591

www.bt.com/includingyou/redesign2012/assets/downloads/NetworkControlledCalling.pdf

Simple mobile phones

- You can reduce making and receiving calls by switching to a simple mobile phone
- Some organisations offer easy-to-use mobiles. These mobiles have simple push buttons (between 2 and 12 buttons for known people and emergency contacts only). The buttons can be personalised with photos and calls can be made by pressing on the name or photo. One example is OwnFone on 0330 041 7263
- However you should shop around. The Disability Living Foundation can give you more information on choosing products for older and disabled people 0300 999 0004.
- You can get a factsheet on telephones by ringing Age UK on 0800 169 6565.

Postal scams

- Age UK produce publications on unwanted mail 0800 169 6565
- Common types of postal scams include fake lotteries and prize draws, offers of investments, inheritance windfalls, health cures and clairvoyant letters.
- Look out for too good to be true offers such as guaranteed lottery winnings.
- You may be asked for money to claim a prize or access your own winnings.

Reducing junk mail

Junk mail is untargeted advertising material usually addressed to The Home Owner or The Occupier instead of to an individual. To reduce unsolicited mail such as free newspapers and magazines, catalogues, advertising brochures, money-off coupons and product samples:

- letterbox stickers. Put a sign on your door to say "no junk mail", "no commercial leaflets" and/or "no free newspapers" or get a sticker from this website: www.stopjunkmail.org.uk
- contact Royal Mail. They will stop any unaddressed junk mail, leaflets and brochures that they deliver within about 6 weeks. Freepost Royal Mail Customer Services 0345 266 0858, 0345 774 0740 optout@royalmail.com
www.royalmail.com
- register free with the Direct Marketing Association. This will reduce any unaddressed junk mail delivered by other people within about 3 months. 70 Margaret St, London W1W 8SS 020 7291 3300 yourchoice@dma.org.uk
www.dma.org.uk
- register free with the Mailing Preference Service. This will stop advertising material addressed to you personally within about 4 months by removing your details from lists used by the advertising industry. Contact them at 70 Margaret St, London W1W 8SS 020 7291 3310 mps@dma.org.uk www.mpsonline.org.uk
- register free with the Fundraising Preference Service. This will stop marketing mail from any registered charity that you request within about a month 0300 303 3517
www.fundraisingpreference.org.uk
- contact your Electoral Registration Office. You can ask your local council to take your details off the "open register" if they are on there; it is a list of people and addresses that can be bought and used for sending junk mail www.gov.uk/get-on-electoral-register
- contact the sender directly. If you want to stop getting mail from a particular sender tell them to "please stop processing my personal data for direct marketing purposes in accordance with Article 21 of the General Data Protection Regulations". Include your full name, address and the date and give them a reasonable date to stop sending you mail eg a month
- return to sender. If the junk mail has a return address on the envelope, write "unsolicited mail, return to sender" and post it back free-of-charge to let them know
- avoid junk mail in future. Look out for tick boxes on forms you fill in which give permission to organisations or third parties to contact you. If you give your contact details over the phone make sure you tell them not to send you marketing mail or give your details to anyone else.

Reducing scam mail

Scam mail may be targeted and addressed to you. One way to reduce scam mail is to register as a Scam Marshal.

- You will be sent a Freepost Mailbag every month to send any scam post that you have received to National Trading Standards who will use it to investigate scams. In return you will be sent a monthly newsletter about scams and how to protect yourself.
- Scammers are less likely to continue sending you scam post if you don't respond to them but send it to Trading Standards instead.

- It may help you to take back control and make you less likely to fall victim as you will be more aware of whether something is a scam.
- There is also an opportunity to become a “pen pal” if you are feeling lonely.
- You can register at www.friendsagainstscams.org.uk
- Alternatively you can just send unwanted mail to National Trading Standards Scams Team, Freepost Mail Marshals.

Fake parcel delivery cards

If you receive a card posted through your door suggesting that someone was unable to deliver a parcel to you and you think it is fake then phone Royal Mail Fraud on 020 7239 6655.

Internet scams

- An email may be designed to appear to be from your bank or other company in order to trick you into revealing personal details.
- You may be asked to click on a link which takes you to a fake website where you will be prompted to enter your details.
- Be online savvy. If you’re unsure, don’t open links or attachments in emails.

Staying safe online

Independent Age produce Scamwise which gives tips on staying safe online. You can get it from 6 Avonmore Rd, London W14 8RL 0800 319 6789, 020 7605 4200
advice@independentage.org www.independentage.org

Stopping compulsive shopping

Some people are prone to buying items online at night or at times when feeling low or lonely. They may not really want it but often struggle to send it back causing financial difficulties. Money & Mental Health is a charity which has developed a digital tool called "Shopper Stopper". It is free to download and allows users (or their families) to "close" online shops during the periods of time they find hard to resist buying things. More info at www.moneyandmentalhealth.org/the-shopper-stopper

Doorstep scams

- Criminals pose as legitimate business people selling goods or services that are faulty, unnecessary, overpriced, poor quality or non-existent.
- Say “No” to unwanted, uninvited callers.

Cowboy traders

Citizens' Advice Consumer Service can support vulnerable people who are losing money to cowboy traders or other scams 0808 223 1133. Age UK produce publications on rogue traders 0800 169 6565

Checking ID of doorstep callers

Cold calling doorstep traders may offer services like roofing, block paving, guttering, paving and gardening. It is never a good idea to use a trader who just cold calls. If you're not sure, don't open the door. To protect yourself:

- never disclose security details
- don't assume everyone is genuine
- don't be rushed
- listen to your instincts
- stay in control

A genuine caller will be happy for you to check they are genuine. Check callers' authenticity, especially if:

- You are not expecting the caller.
- The visit was arranged on the back of a cold telephone call or a leaflet through the front door etc.

If they claim to be from a well-known company, call that company using a number you know to be correct to confirm that person's credentials. Even when you have made an appointment for a tradesperson, make sure you don't let anyone else in who turns up on the same day.

- If you are being threatened or feel intimidated, phone the Police on 999
- If you are worried that a doorstep crime is in progress, phone the Police on 101
- If you have been a victim, phone Citizens Advice on 0808 223 1133

Have something planned to say to turn cold callers away

It's OK to say no. Politely ask the trader to leave and state that you don't deal with cold callers. Even if you choose not to answer the door or phone to a stranger, you may sometimes break your own rules. For example, you could be expecting a visitor or you could have just woken up from a snooze and been a bit disorientated or you could be outside gardening or you could be bringing in shopping. Then before you know it, the cold caller has started a pleasant conversation with you making it hard for you to turn them away. If you are outside your home, the best thing is to simply say "I never buy from cold callers" as then hopefully the cold caller will not return. It's also a good idea to have something planned to say to turn callers away. For example: "I rent from my son; he looks after everything".

No Cold Caller signs and No Doorstep Callers stickers

- These stickers help but are not foolproof. You can download and print these out from the internet (including religious groups and charities if you wish) or from Money Saving Expert www.moneysavingexpert.com/phones/no-more-junk#freesign
- You can also get them from Friends Against Scams friendsagainstscams@surreycc.gov.uk Or you may be able to get them from your local police station, Action Fraud www.actionfraud.police.uk, Citizens' Advice on 0808 223 1133 www.citizensadvice.org.uk

Video doorbells

Consider installing a video doorbell. These can start at around £50 and will put doorstep callers off ringing your doorbell.

Bogus Caller Alarms

These are available from Welbeing 01323 644422 www.welbeing.org.uk
Age UK produce publications on bogus callers 0800 169 6565

Home security

Cold callers can sometimes be considering a distraction burglary. So if you do answer your front door, you need to remember to keep other doors and windows locked. You can also ask a Police Community Support Officer to pop round to advise you on home security if you are vulnerable to scams. Ring West Kent Police on 101.

Pension scams

Scam tactics include:

- Being contacted out of the blue
- Promises of high or guaranteed returns
- Offers of free pension reviews
- Access to your pension before age 55
- Pressure to act quickly

If someone claims to be a pensions adviser check who you are dealing with. Legitimate free advice on pensions is available from the Money & Pensions Service on 0800 011 3797. If you're in the middle of a pension transfer and start to suspect a scam, contact your pension provider immediately. Also report it to the Financial Conduct Authority on 0800 111 6768.

Financial arrangements

A Lifebook enables you to record all sorts of useful details which could be invaluable to a family member or a friend if they need to locate important information about you in an emergency. You simply follow the step-by-step instructions to fill in the various sections with your details, contacts and locations of important documents. The life contacts section deals with recording details of your insurance policies, banks, credit cards and other financial arrangements. The LifeBook is available in both a booklet and computer versions. More information from Age UK 0800 678 1602 www.ageuk.org.uk/lifebook

Vulnerability Registration Service

The Vulnerability Registration Service allows vulnerable people a single place to register your status, helping you avoid repeating the same difficult conversations every time you engage with organisations. You can register yourself or ask an organisation to register for you. It covers financial services, local authorities, housing associations, insurance, banking, credit, energy, telecoms and retail. When most organisations see that you are registered, they take you out of any automated processes – giving more care and consideration to your needs. All they need is your name, address and date of birth. If circumstances change, it's easy to come off the register info@vregservice.co.uk.

Tax

Income Tax

Age UK

- We produce publications on dealing with an estate, income tax, inheritance tax, National Insurance and Working Tax Credits 0800 169 6565.
- See also our Legal Advice information pack for complaints about tax

Citizens' Advice

Can help with self-assessment, PAYE, working tax credits etc. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible.

- Aylesford, Larkfield, New Ash Green, Otford, Sevenoaks, Snodland, Swanley and Tonbridge 0808 278 7810
- Edenbridge and Westerham 0808 278 7962

HMRC Taxes Helpline

0300 200 3300

- If you want to check that you are paying the right amount of tax
- If you think you may have overpaid or underpaid tax
- If you have to go through Self-Assessment, there is a separate helpline 0300 200 3310

Tax Help for Older People

Unit 10, Pineapple Business Park, Salway Ash, Bridport DT6 5DB 01308 488066

taxvol@taxvol.org.uk www.taxvol.org.uk

- Tax volunteers provide free, independent and expert help and advice for older people on lower incomes who cannot afford to pay for professional tax advice. This is for anyone approaching retirement or over 60
- Face-to-face appointments can be held at Age UK or Citizens' Advice (some home visits)
- Help with tax codes, understanding letters from HMRC, completing forms, understanding and dealing with underpayments
- People on a low income who are under 60 or self-employed should contact Tax Aid 0345 120 3779, 0300 330 5477 www.taxaid.org.uk

Paying VAT for people with disabilities

Disabled people do not have to pay VAT when purchasing or hiring equipment designed or adapted to help with daily living. This includes:

- medical and surgical appliances such as TENS machines or oxygen concentrators (but not bandages, plasters or wound dressings)
- leg braces, neck collars, specialist clothing/footwear or wigs
- adjustable beds (but not orthopaedic beds)
- lifting equipment such as stairlifts, hoists or riser-recliner chairs (but not chairs that simply recline)
- commodes, incontinence products or toilet frames
- wheelchairs and some mobility scooters (but not golf buggies)
- tinnitus maskers, induction loops or TV hearing devices (but not hearing aids)
- white canes or magnifiers (but not glasses or contact lenses)
- voice-recognition computers or assistive technology (but not ordinary computers)
- emergency alarm call systems (but not burglar alarms, CCTV or phones)

To qualify for this exemption the equipment must be intended for use by disabled people and must relate to their disability. In addition, there is no VAT payable on the costs of servicing or maintaining disability equipment. Ask whether you can receive this VAT

exemption before buying or ordering equipment. The supplier needs to be registered for VAT and they should ask you to sign a form or written statement declaring that you have a chronic illness or disability. You may be able to get it refunded afterwards but it is easier to tell them in advance so that you don't pay it! You can get further advice by visiting www.gov.uk or ringing HMRC on 0300 123 1073

Telephone landlines

See our Transport, Travel & Leisure information pack for information on phone landlines

TV licences

See our Transport, Travel & Leisure information pack for information on free TV licences

Index

Annuities.....	38	Fake parcel delivery cards	47
Armed Forces	26, 37	Final salary pensions.....	38
Attendance Allowance	6	Finances.....	14, 17, 18, 49
Banks	33	Food.....	12, 19, 20
Benefit appeals	6	Free laptops	13
Benefit reviews.....	6	Fuel Direct.....	15
Benefits.....	7, 9, 10, 33	Funerals	21, 22, 23, 24
Benefits in hospital.....	6	Gambling.....	16
Bereavement payments.....	21	Gas interruptions	16
Bogus caller alarms	48	Grants	9, 24
Broadband.....	12	Health	5, 9, 13
Budgeting	11, 32, 33	Heating	5, 9, 16
Car insurance	9	Heating costs	15
Care funding	18	Help for Households	10
Career average pensions	38	Home insurance.....	9
Carers.....	13, 34	Home security	49
Carer's Allowance.....	6	Household support	11, 12
Charities.....	32	Housing Benefit	7
Checking ID.....	47	Housing benefit.....	8
Cold Weather Payments	12	Housing costs	8, 11
Complaints.....	9, 35, 49	Hygiene Bank.....	20
Compulsive shopping	47	Illegal moneylenders.....	16
Consumer advice	9	Illness and disability charities	25
Cost of living	10	Income tax.....	49
Council Tax	7, 8, 12	Inheritance Tax	49
Cowboy traders.....	47	Insurance	9
Debt	9, 14, 15, 33	Internet scams	47
Deferring state pensions	37	Jobseeker's Allowance	8
Defined contribution pensions.....	38	Joint accounts.....	34
Dental care.....	13	Junk mail	46
Direct Debits.....	11	Landlines	51
Direct Payments.....	14, 18	Leaving pensions.....	38
Disability	6, 11	Lifebook.....	18, 24, 49
Disability Living Allowance	6	Lighting.....	16
Discounts and offers	12	Livery companies.....	25
Discretionary Housing Payments	11	Loan sharks	16
Doorstep callers.....	47, 48	Local charities	27
Employment Support Allowance	8	Lump sum pensions	37
Energy.....	5, 15, 16	Managing money.....	32
Equity Release	17, 18	Meals on Wheels.....	20
Estate planning	49	Meters.....	16

Mobile phones	12, 42, 45	Showers	16
Money management	14, 33	Small Payments Scheme	35
Mortgages	11, 36	Smart meters	16
National Insurance.....	49	Social care	9
Nuisance calls.....	42, 43	Social Fund	5
Occupational charities	28	Social Tariffs.....	12
Occupational pensions.....	38	Stakeholder pensions.....	38
Online safety.....	47	State Pension.....	5, 35, 36, 38
PAYE.....	49	Statutory Sick Pay.....	8
Paying for care.....	18	Suppliers.....	16
Pension Credit	7	Switching suppliers	12, 16
Pensions.....	9, 11, 35, 36, 37, 38, 49	Tax.....	9, 33, 49
Personal Budgets	14, 18	Telephones	12, 42, 45, 51
Personal Independence Payment.....	6	Temperatures.....	16
Pets.....	14	Text messages	45
Phones.....	12, 42, 45, 51	Third Party Deductions	15
Postal scams.....	45	Third Party Mandates.....	34
Power cuts	16	Tracing pension providers.....	37
Power of Attorney	35	Tradespeople	9
Prescriptions	13	Travel costs	14
Private pensions.....	38	Travel insurance.....	9
Railcards	14	TV licences.....	51
Reducing energy costs.....	12	Universal Credit	8, 9
Rehoming pets	14	Utility bills	12
Rent arrears.....	11	VAT.....	50
Repair cafes	12	Vet bills	14
Repairs	15	Veterans.....	26, 37
Retirement	35, 36	Video doorbells	48
Sales calls	43	Vulnerable people	26, 49
Saving money	12, 32	Water	15, 16
Scams.....	40	Wills	9
Second-hand clothes.....	20	Women's pensions.....	38
Self-assessment.....	49	Working Tax Credits.....	8, 49
Severe Disability Premium.....	7	Workplace pensions	37, 38