

Money matters in Tonbridge & Malling Borough

Amended May 2022

This local information pack covers:

- information and advice about money matters
- benefits
- consumer services
- 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
- telephone landlines
- TV licences

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
- 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

Tel: 01732 454108. Web: www.ageuksevenoaksandtonbridge.org.uk

Contents

Information and advice.....	6
Benefits.....	7
Attendance Allowance and other health benefits.....	7
Disability Living Allowance and Personal Independence Payment.....	7
Benefit checks.....	8
Pension Credit.....	8
Severe Disability Premium.....	8
Council Tax and Housing Benefit.....	8
Council Tax Support (and Housing Benefit).....	8
Council Tax Discount scheme (including reductions for dementia).....	9
Disability Reduction Scheme.....	9
Universal Credit - help applying.....	9
Universal Credit - help getting your money in advance.....	9
Universal Credit - help with ongoing budgeting.....	9
Consumer services.....	10
Complaints.....	10
Consumer rights.....	10
Insurance.....	10
Problems with tradespeople.....	11
Debt.....	11
Debt advice.....	11
Energy and water debts.....	11
Gambling support.....	12
Loan Sharks (illegal moneylenders).....	12
Energy and water.....	12
Debts to energy and water companies.....	12
Heating breakdown.....	13
Heating costs and repairs.....	13
Lighting costs.....	18
Meter problems.....	18
Power cuts, gas and water interruptions.....	18
Recommended temperatures.....	19
Shower heads.....	19
Smart meters.....	19
Supplier details.....	22
Switching suppliers.....	22
Water.....	23
Financial advice.....	24
Advisers who specialise in helping older people.....	24
Local independent financial advisers:.....	24
Local restricted financial advisers:.....	24
Equity Release.....	24
Financial adviser details.....	25
Paying for care.....	25
Food and hygiene help if you are struggling to afford it.....	25
Food banks.....	25
Hygiene Bank.....	26

Other help.....	26
Funerals.....	27
Who arranges a funeral?	27
How funerals are arranged	27
Arranging a funeral without a funeral director	27
Dealing with funeral costs.....	27
Basic funeral services.....	28
Additional funeral services.....	28
Paying for the funeral.....	28
If you have no savings (or there is no family)	29
Funeral plans.....	29
Funeral wishes	29
Grants and other help-in-kind for financial hardship	29
Can a grant-giving charity help?	29
When can a grant-giving charity help me?.....	30
Other help.....	30
How to find support.....	30
How to apply for support.....	30
Livery companies.....	31
Illness and disability charities	31
Charities for vulnerable individuals	31
Armed forces charities.....	31
Local charities.....	32
Occupational charities	33
General charities	36
Managing money	37
Budgeting and saving money	37
Money skills and courses.....	37
Getting hold of your bank on the phone.....	38
Joint Accounts	38
Third Party Mandates	39
Carer's Card accounts.....	39
Small Payments Scheme.....	39
Power of Attorney	40
Pensions and planning for retirement	40
Enquiries about your existing pension or reporting changes	40
Finding out when you reach state pension age	40
Finding out what your state pension is going to be.....	40
Claiming your state pension	40
Budgeting for retirement	40
Topping up your state pension if you're on a low income	41
Paying off a mortgage.....	41
Carrying on working.....	41
Deferring your state pension.....	41
When you can get workplace or personal pensions	41
Tracking down pension providers	41
Armed forces pensions for veterans and their families	42
Taking your pension as a lump sum.....	42
Getting further advice on your pension options	42
Annuities.....	42
Leaving your pension to your partner or someone else.....	43

Women's State Pensions.....	43
Getting your pension or benefits if you have a Post Office Card Account.....	43
Getting your pension or benefits if you do not have a Post Office Card Account or bank account.....	44
Scams.....	44
Avoiding scams	44
Spotting scams	45
Raising your awareness of scams	46
What to do if you have been scammed.....	46
Telephone scams	47
What should you do if you get a nuisance or scam call?	47
What are nuisance calls?.....	47
Reducing nuisance calls	47
What are scam calls?	48
Reducing scam calls.....	48
Stopping scam calls.....	49
Fraudulent text messages	49
Stopping yourself from making premium rate phone calls	50
Simple mobile phones	50
Postal scams	50
Reducing junk mail	50
Reducing scam mail	51
Fake parcel delivery cards.....	51
Internet scams	51
Staying safe online	52
Stopping compulsive shopping	52
Doorstep scams.....	52
Cowboy traders	52
Checking ID of doorstep callers.....	52
Have something planned to say to turn cold callers away	53
No Cold Caller signs and No Doorstep Callers stickers.....	53
Video doorbells.....	53
Bogus Caller Alarms	53
Home security.....	53
Pension scams	53
Financial arrangements	54
Vulnerability Registration Service	54
Tax.....	54
Income Tax.....	54
Paying VAT for people with disabilities	55
Telephone landlines.....	55
What's changing and when?.....	55
Why are these changes happening?	55
Will my landline phone be affected?	56
Will I need a new phone or phone number?	56
Will anything else be affected, like my telecare?	56
What if I don't have, or don't want, the internet at home?.....	56
Will I have to pay more?	56
Is it true that I won't be able to make phone calls if there's a power cut?	56
Is there anything I should watch out for?	57
What should I do if I have questions?	57

Cheaper broadband and phone packages	57
TV licences	57
Letters about your TV licence	57
Who can still get a free TV licence?.....	58
How to apply for a new free TV licence if you are on Pension Credit	58
Paying for a TV licence.....	59
Ways to pay for a TV licence if you are not on Pension Credit	59
Paying in one go.....	59
Spreading the cost.....	60
TV licence reductions	61
Applying for a blind or severely sight-impaired concession	61
If you have lost the return envelope.....	61
If you do not need a colour TV licence.....	61
When can you expect to receive your new TV licence?.....	62

Information and advice

Age UK

5 Bradford St, Tonbridge TN9 1DU

Tel: 01732 366100

Email: tonbridge.office@ageuksevenoaksandtonbridge.org.uk

Web: www.ageuksevenoaksandtonbridge.org.uk

- We may be able to help you fill in forms.
 - We can help you at our Tonbridge office.
 - If you cannot get to our office and live in Tonbridge, Hildenborough or Hadlow areas we can visit you.
 - If you live elsewhere we may be able to arrange for the Department for Work & Pensions to visit you.
 - Citizens' Advice may also be able to help you. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.
- We also produce publications on Attendance Allowance, benefits for people under state pension age, Carer's Allowance, challenging welfare benefit decisions, council tax, Disability Living Allowance, Employment Support Allowance, help with health costs, help with heating costs, Housing Benefit, Pension Credit, Personal Independence Payment, saving energy and paying less, State Pension, Social Fund, Universal Credit and what to do when someone dies.
- We also run a lottery which you can enter if you wish

Citizens' Advice Consumer Helpline

Tel: 0808 223 1133

Community Navigators

Free information and advice on managing your money and benefits. Contact INVOLVE

Tel: 0300 081 0005 Email: communitynavigation@involvekent.org.uk

Energy Saving Advice Service

Tel: 0300 123 1234

Home Heat Helpline

Tel: 0800 336699, 0333 300 3366

Independent Age

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

advice@independentage.org Web: www.independentage.org

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

Social Services

Tel: 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 Tel: 0300 081 0005 Email: communitynavigation@involvekent.org.uk Web: www.involvekent.org.uk

Benefits

Age UK produce publications on Attendance Allowance, Benefits for people under state pension age, Carer's Allowance, Challenging welfare benefit decisions, Council Tax, Disability Living Allowance, Employment Support Allowance, Housing Benefit, Pension Credit, Personal Independence Payment and Universal Credit **Error! Bookmark not defined.** Tel: 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 ring Age UK on 01732 366100.

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).

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.

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. 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/ptoclaim

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 (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

If you are in dispute with an organisation or wish to make a complaint, the first thing to do is to ring them up and ask for their complaints department and a copy of their complaints procedure

- Online help making a complaint is available from Age UK Web: www.ageuk.org.uk/money-matters/consumer-advice/resolver/
- Citizens' Advice can also help you. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.
- INVOLVE. Advocacy and help representing your views. Tel: 03000 810005
- The Advocacy People (formerly SEAP) may be able to help you over the phone or at home. PO Box 375, Hastings TN34 9HU Tel: 0330 440 9000 Email: info@theadvocacypeople.co.uk Web: www.theadvocacypeople.co.uk

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 in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

Insurance

- Age UK works in partnership with selected insurance companies to provide some insurance. To find out more ring 0800 323 4430 for home insurance or 0800 323 4437 for car insurance or visit www.ageco.co.uk They no longer provide travel insurance.
- However it may be worth shopping around. Contact the Association of British Insurers for more information about buying insurance Tel: 020 7600 3333.
- Contact the British Insurance Brokers' Association to find an insurance broker in your area Tel: 0870 950 1790
- The Financial Conduct Authority can confirm whether a firm is authorised to sell insurance Tel: 0845 606 1234
- The Money & Pensions Service can give you more information about different types of insurance Tel: 0800 011 3797 Web: www.moneyhelper.org.uk

- You could also look at a price comparison website such as www.moneysavingexpert.com
- LRB Organise. Leanne Bradshaw may be able to help with getting quotes for car insurance. Tel: 07854 693711. Web: www.lrb-organise.co.uk

Problems with tradespeople

Contact the Citizens' Advice Consumer Service for anyone experiencing problems with tradespeople. Tel: 0808 223 1133.

Debt

Age UK produce publications on dealing with debt Tel: 0800 169 6565.

Debt advice

Citizens Advice

Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

Consumer Credit Counselling Service

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

Crosslight Debt Advice Centre

Tel: 01732 300425, 020 7052 0318 Email: info@crosslightadvice.org Web: www.crosslightadvice.org

Free debt advice, money education and budgeting support for anyone who needs it regardless of background, faith or circumstance. They are based at Tonbridge Baptist Church.

Money & Pensions Service

Tailored debt advice both in person and by phone. Tel: 0800 011 3797 Web: www.moneyhelper.org.uk

National Debtline

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

Energy and water debts

Some charitable trusts can help if you're in debt to your energy supplier.

- 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 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.

- you can get help applying from Citizens' Advice or Charis Grants www.charisgrants.com
- Green Doctor. This is part of the Groundwork charity. Tel: 0800 233 5255 Web: 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.

Gambling support

GamCare (National Gambling Helpline)

Tel: 0808 802 0133. Email: info@gamcare.org.uk Web: 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. Tel: 0300 555 2222, 07860 022116 Email: reportaloanshark@stoploansharks.gov.uk Web: www.stoploansharks.co.uk

Energy and water

Debts to energy and water companies

Some charitable trusts can help if you're in debt to your energy supplier:

- 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 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.
- you can get help applying from Citizens' Advice or Charis Grants www.charisgrants.com

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 - Help you switch your energy tariff to a better deal
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 - 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

Heating breakdown

If you need to borrow heaters temporarily you may be able to borrow them from Age UK. You can arrange to collect a heater from our Sevenoaks office by phoning us on 01732 454108. If you are a social housing tenant you should approach your landlord first

Heating costs and repairs

Getting more information

- **Age UK.** They produce many publications. To get them Tel: 0800 169 6565
 - help with heating costs
 - saving energy
 - switching energy suppliers
 - repairs, improvements and adaptations
 - help for homeowners
 - help for private tenants
 - help for social housing tenants
- **Independent Age.** They produce Being Winter Wise which explains about keeping your home warm and making winter more affordable. You can get it from Independent Age Tel: 0800 319 6789 Web: www.independentage.org
- **Tonbridge & Malling Borough Council.** You may be able to get free water-saving devices, thermometer cards and information on how to save money on fuel bills from Tonbridge & Malling Borough Council Tel: 01732 844522 Web: www.tmbc.gov.uk

Getting free advice

- **Citizens' Advice.** They can give you impartial and confidential advice on your energy, for example, struggling to pay bills, requiring better deals on energy, guidance on the most appropriate payment methods etc. One-to-one advice for vulnerable consumers who need help with their energy, for example, struggling to pay bills, requiring better deals on energy, guidance on the most appropriate payment methods etc. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

- **Energy Saving Trust.** Their advice service can advise you on how to save energy in your home. You can call them on 0300 123 1234 (all you pay for is a national rate call).
- **Green Doctor.** This is part of the Groundwork charity. Web: www.groundwork.org.uk/greendoctor 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
- **Kent County Council.** They may be able to send you an energy saving advice pack. Contact Warm Homes Tel: 0800 170 1174 Email: warm.homes@kent.gov.uk Web: www.kent.gov.uk/warmhomes

Replacing your boiler or heating system

We are not aware of any scheme for free boilers. However some help may be available:

- **Kent & Medway Warm Homes.** This is a partnership between your local council and Kent County Council offering financial help with boilers, heating systems and insulation.
 - People of any age on means-tested benefits (eg Universal Credit, Housing Benefit, Council Tax Support, Pension Credit Guarantee Credit) may be eligible for Warm Homes grants for heating or insulation. There may be a waiting list
 - If you are over 65 with a diagnosed long-term medical condition, you may also be eligible for help from your local council
 - In Tonbridge & Malling Email: privatesectorhousing@tmbc.gov.uk Web: www.simpleenergyadvice.org.uk
- **Affordable Warmth Obligation.** This is a Government scheme where you may be eligible for funding towards a replacement boiler or heating system. Contact your energy supplier to see if they are part of this scheme. Web: www.gov.uk/energy-company-obligation
 - If you own or privately rent your home you may be eligible
 - If you rent social housing you may also be eligible if your home has a poor energy efficiency rating.
- **Peabody Home Improvement Agency**
Tel: 0800 028 3172 Email: infohia@peabody.org.uk Web: www.peabody.org.uk/care-support
Health & Housing Co-ordinators may be able to provide assistance with new boilers. Grants of up to £3000 may be available

Reducing your heating bills and improving your home

- **Energy saving**
 - Ask Age UK to send you the energy saving tips in the “Save Energy, Pay Less” information guide
 - Ask Age UK to send you the energy efficiency information in the “Help with Heating Costs” factsheet
- **Energy grant**

- All households in England, Wales and Scotland will be given a one-off £400 discount on their fuel bills in October. This replaces a previous plan to take £200 off bills, which would have had to be repaid over five years.
- The discount will be made automatically by your energy supplier. There is no need to apply.
- Over the course of six months from October, direct debit and credit customers will have the money credited to their account.
- Customers with pre-payment meters will have the money applied to their meter or paid via a voucher.
- **Payments for people with low income and savings**
 - A £650 payment will be made to more than eight million low-income households who receive Universal Credit, tax credits, pension credit and other means-tested benefits.
 - This will be an automatic payment into bank accounts.
 - It comes in two instalments - the first in July and the second sometime in autumn. Payments for those on tax credits only will follow shortly afterwards.
- **Payments for pensioners**
 - Households that receive the Winter Fuel Payment - which is worth £200-£300 and is paid to nearly all homes with at least one person of pension age - will receive an additional £300 in November or December.
 - That should cover nearly all pensioners across the UK.
 - Lower-income pensioners, who claim pension credit, will receive the money in addition to the £650 support for those on benefits which is mentioned above.
- **Payments for disabled people**
 - Those on disability benefits will receive an additional £150 in September, which may be on top of the £650 payment, because in many cases they have higher energy use.
 - Anyone receiving the following benefits will be 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.
- **Support for people in exceptional hardship**

You can also ask your local council if they will give you additional help from their emergency Household Support Fund.
- **Council Tax rebate**
 - There will be a £150 rebate off your Council Tax if you live in a band A-D home. Your council tax band is on your bill. Please note that the rebate will not be deducted on your bill but will be paid separately. It does not have to be repaid.
 - If you pay the Council Tax by Direct Debit, you do not need to do anything. Your council hold your bank details so they can pay the money directly into your bank account. They will transfer the money from May 2022, but you may have to wait until September as they are required by the Government to take at least one Direct Debit council tax payment from your bank before they can pay you the £150 rebate. You should check your bank account regularly to make sure you receive the rebate before the end of September.
 - If you pay the Council Tax by any other method or you have an exemption (for example you are a student, claim full Council Tax

support or have a mental impairment) you are still eligible for the payment. You will get the payment even if your council tax is reduced or zero, as it is for many low-income pensioners. If this applies to you, your council will write to you about how to claim the money but you will have to make a claim. If the council does not have your bank details, it will write to you to ask for them. You may have to fill in a form and this may delay paying you the rebate.

- If you are liable for the Council Tax, but you do not pay by Direct Debit, you may want to sign up as this will ensure the £150 payment reaches you quickly without having to fill in an extra form.
 - Disabled people in band E homes who pay band D council tax through the Disability Reduction Scheme will also get the £150.
 - If you are in bands E-H but are struggling financially, there will be a discretionary fund to help. Ask your council.
 - If you are concerned about your ability to manage even with the £150 rebate you should ask your council if they can top up your rebate from their discretionary fund or Household Support Fund
 - There have been reports of scams where people are being contacted by someone pretending to be their local council, and asking for bank details so that the rebate can be repaid. Beware!
- **Managing your fuel bills**
 - Budgeting help is available to help you manage your fuel bills
 - See the Managing Money section in the Money Matters information pack
 - If you're finding it difficult to keep up with energy bills or you owe money to your energy supplier, they have a duty to help. You can also ask your energy supplier for:
 - A review of your payments
 - Payment breaks or reductions
 - More time to pay your bills
 - Access to hardship funds
 - Priority Service registration
- **Dealing with fuel debts**
 - If you have already got into debt with your fuel bills, help is available
 - See the Debt section in the Money Matters information pack
- **Claiming any benefits you might be eligible for**
 - You may be eligible for additional benefits. Phone Age UK and we can carry out a Benefit Check for you
 - See the Benefits section in the Money Matters information pack
- **Winter Fuel Payments**
 - Yearly one-off tax-free payment to help all older people keep warm in winter.
 - It is worth about £100-300 per year depending on your age and whether you are single or a couple.
 - It's not means-tested and it does not depend on whose name is on the bill.
 - If you're over state pension age and receive the State Pension then you should be paid automatically. Payments are usually made between November and December.
 - If you don't think you're receiving it, contact the Department for Work & Pensions. Tel: 0845 915 1515 Web: www.gov.uk
- **Cold Weather Payments**
 - Extra help for people who are on some income-related benefits with increased heating costs during periods of very cold weather.

- If you are eligible (eg getting means-tested benefits such as Pension Credit Guarantee Credit) then you will be paid £25 automatically each time it drops below zero degrees Centigrade for seven consecutive days at any point between November and March.
- However this length of very cold weather is quite rare.
- **Warm Home Discount Scheme**
 - You could get money off your fuel bills under the Warm Home Discount Scheme. It is worth about £150 per year. This won't affect your Cold Weather Payment or Winter Fuel Payment. You may be eligible if you get Pension Credit Guarantee Credit or are on a low income. Usually it is for electricity but it can be for gas instead if you get dual fuel (both from the same supplier). Mainly big suppliers are part of this scheme so you could lose out if you switch to a company that doesn't offer it.
 - If you are on Pension Credit Guarantee Credit, the Department for Work & Pensions will write to you telling you how to apply. If you haven't received that letter by December you can phone them on 0800 731 0214. Once you have applied initially it is usually automatic in subsequent years
 - If you don't get Pension Credit Guarantee Credit but are on other means-tested benefits you should also get it automatically. If you are not on any means-tested benefits then you should apply direct to your energy supplier as early as possible. A limited number of discounts are available. Not all energy suppliers take part and if you switch supplier you need to apply again
 - If you live in a park home (mobile home) you will need to apply online through Charis Grants (Age UK can help you do this) Web: www.charisgrants.com/park-homes-warm-home-discount-scheme
- **Warm Homes Assistance and Home Improvement Assistance**
 - Your local council can visit to assess if there are any significant health and safety hazards in your home, for example:
 - if you are living in a cold home
 - if you have damp and mould
 - if you have significant trip or fall hazards such as dangerous steps or stairs
 - if you have poor fire safety such as dangerous electrics or a smoke alarm that doesn't work
 - if you have a leaking roof etc.
 - If you rent your home they can liaise with your landlord.
 - If you own your home your local council can advise on funding available to improve your housing conditions and may be able to help fund works in your home to reduce those hazards if you are on a low income such as income-related benefits. They may also be able to help if you have a long-term health condition.
 - Funding of up to £10,000 may be available, subject to availability. You should not be in Council Tax arrears and the assistance is repayable if you sell your home.
 - Contact the Housing Team on 01732 876067, 876395 or email housing.services@tmbc.gov.uk privatesectorhousing@tmbc.gov.uk
- **Loft and cavity wall insulation**
 - Insulating your home is a great way of being warmer in the winter and saving money. Energy companies will do it if the loft is tidy but you need to empty it first of anything that is stored up there.

- You may also be able to get subsidised loft and cavity wall insulation through Energy Company Obligation funding to residents across Kent. You do not need to be on benefits or a low income to qualify but the support available will depend on your property type and where you live
- Contact the Housing Team on 01732 876067, 876395 or email housing.services@tmbc.gov.uk privatesectorhousing@tmbc.gov.uk
- **Radiator panels**
 - Radiator insulation panels could reduce heating bills by 12-15%.
 - These may be available free to older people.
 - They are quick and easy to install.
 - These may be available free to older people from Tonbridge & Malling Borough Council Tel: 01732 844522.
- **Different ways of paying for fuel**
 - Economy 7 used to be cheaper but is now often poor value
 - Prepayment is where you pay upfront in a shop for example
 - The best tariffs are generally fixed-term tariffs where the fuel price is fixed for a limited period
 - Green tariffs tend to be more expensive though possibly more environmentally friendly
 - Further discounts may be available if you have dual fuel (gas and electricity from the same supplier), pay online or pay by direct debit.
- **Decent Homes Grants**
 - This can give you financial assistance for repairs and improvements.
 - Contact your local council for details

Lighting costs

7% of a typical household's energy bill goes towards lighting. You could save £45 over the lifetime of a lightbulb by replacing traditional light bulbs with low energy compact fluorescent light bulbs (CFLs). If you have halogen downlighters in your home and replace them with LED light bulbs, you could save about £40 a year on your electricity bills.

Meter problems

- If you can't reach your meter, your supplier should move your meter. Tell them if it's above your head or outside or in a separate building. They must try to move your meter to somewhere you can get to. You shouldn't have to pay to move your meter so if your supplier tries to charge you, think about switching to a supplier that won't. If you tell your supplier that you're planning to switch, they might remove the charges
- If you have a pre-payment meter but can't easily get to a shop to put money on it, tell your supplier. They might offer you another way to top up, for example online or by text message
- If you have a disability or illness that makes it hard for you to use, read or put money in a pre-payment meter or bad for your health if your electricity or gas is cut off then your supplier has to replace your pre-payment meter with a normal meter (one that lets you pay for energy after you use it rather than before)

Power cuts, gas and water interruptions

You can ask utilities to add you to their Priority Services Register if you are a pensioner, disabled, hearing-impaired, visually-impaired, have a chronic illness or a long-term medical condition including speech difficulties or other special needs such as severe financial insecurity. This may give you:

- advance notice if your supply is going to be interrupted
- priority reconnection if the supply is interrupted
- alternative facilities for cooking and heating during an interruption of supply
- help during emergencies
- It may also give you other benefits:
- extra help to use your meter or appliances
- annual gas safety checks
- free advice on being more energy efficient
- protection from cold callers
- moving your meter somewhere easier to read
- regular meter readings if you can't read it
- bills sent to a relative, carer or friend to help you check them (they do not have to have Power of Attorney)
- bills and meter readings in large print, braille, audio tape, textphone or typetalk if you're visually or hearing impaired

Recommended temperatures

Below 15 degrees Centigrade, blood thickens. This means there is an increased risk of cardio-vascular and respiratory problems. That is why you should keep your home warm when it is cold outside. To minimise these risks, the recommended temperature for your bedroom is 16-18 degrees Centigrade and the recommended temperature for your living room is 18-21 degrees Centigrade. At night, if you are getting up to go to the toilet you should wear slippers or similar rather than walking barefoot on cold floors which can cause a shock to your cardio-vascular system increasing the risk of strokes or heart attacks. To stay healthy without spending too much money on fuel, set a timer for your heating to come on before you get up and switch off before you go to bed. In very cold weather, adjust your heating to come on earlier so you're not cold while your home warms up.

Shower heads

If you've got a shower that takes hot water straight from your boiler or hot water tank (rather than an electric shower) then you may be able to fit a water-efficient head that could reduce your hot water usage whilst still maintaining the sensation of a powerful shower. Some water companies are giving shower heads away for free, so contact your water company to see if you could receive one.

Smart meters

What is a smart meter?

These are a new type of meter for gas and electricity which the Government has decided will be offered to households.

Do you have to accept one?

- They are optional.
- However if your old meter has to be replaced it will be replaced by a smart meter.

Potential benefits

- Meters will no longer have to be read manually. This will reduce the likelihood of incorrect meter readings or difficulty accessing your meters. It may also be more convenient for you as you won't have to let anyone in to read the meter. It will also save the suppliers money as they won't have to employ meter readers.
- The new meters give better information about your energy use so you can see exactly how much you spend in pounds and pence in a straightforward format.
- Bills will no longer be estimated.
- Paying in arrears by quarterly bills or Direct Debit should become more accurate. However if you pay by Direct Debit it is evened out over the year so you pay more in summer and less in winter. It may take suppliers a year to get this right and re-adjust your Direct Debits.
- Paying in advance by prepayment should become one of the cheapest ways to pay for energy. You will no longer need to use a key or card to top up your meter and you will get an alert if your credit is low as well as being able to see how much credit you have left (building it up if you wish and knowing how much you have as emergency credit). You can top up at a shop, by phone, online or using an app.
- The new meters are more tamper-resistant.

How do they work?

- You do not need Wi-Fi or the Internet for the smart meter to work – they work by sending meter readings over a mobile phone signal.
- The engineer will also install a small rectangular communication hub which uses a small amount of electricity. This allows your smart meters to communicate with your in-home display and with a data communications company for smart meters which sends your meter readings to your energy supplier.
- You can decide how often energy usage information is shared with your energy supplier. They can ask your permission to enable them to automatically collect daily or even half-hourly meter readings or you can choose to share a meter reading just once a month.
- If you opt for half-hourly meter readings your supplier can advise you on your peak periods of usage. This advice is only if you ring them; they don't ring you.
- They will not know what appliances you are using.
- They cannot use your data for marketing without permission. You will be asked if you wish to opt in to any marketing or sales for other products. They cannot try to sell you anything when the engineer visits but they can beforehand or afterwards.
- If you live somewhere that has no mobile phone signal then you will continue to receive estimated bills which you can correct by reading the meter manually yourself as at present.
- You do not need to have any rewiring done on your home to have a smart meter.
- You do not need to be a tech genius to use a smart meter – it's simple.

What is the in-home display?

You should be offered an "In-Home Display" or "Smart Energy Tracker". Designs vary but you should be able to see at the press of a button:

- Exactly how much energy you have used in the last hour, week or month.
- The approximate cost.
- If your electricity usage is high, medium or low.
- Updates in near real time for electricity usage and every half hour for gas.

Using the in-home display

- If you have both gas and electricity you will have just one in-home display but two separate smart meters.

- Some will have warning lights to tell you when your usage is particularly high (red) or low (green) so if you choose to check it you can decide whether to increase or reduce how much energy you are using. For example:
 - An electric shower uses 9-10 kilowatts
 - A gas fire (at full heat setting) uses 4 kilowatts (but only heats one room)
 - Gas central heating (for a 3-bed house) uses 4 kilowatts (but heats the whole home)
 - A gas cooker hob (fully in use) uses 3 ½ kilowatts
 - An electric fan heater uses 3 kilowatts
 - An oven (at gas mark 7) uses 1 ½ kilowatts
 - A microwave uses 700-900 watts
 - An LED TV (40" HD) uses 70 watts (similar to a lightbulb)
- Knowing how much it actually costs may give you more confidence to turn up heating if you are cold.
- It can be plugged in anywhere with a socket and moved if you wish. However it has to be within reasonable range of your smart meters.
- If you leave the in-home display plugged in all the time it will cost you about £10 per year.
- If the power is interrupted it will automatically re-set.
- If you don't want to use it, you can leave it unplugged in a cupboard.
- Some in-home displays can be a bit baffling at first but if you are familiar with using a smartphone you should be able to learn how to use it.
- Some in-home displays are more accessible to use. For example, some have speakers for people with eyesight or memory difficulties. Or they may have big buttons for people with dexterity or perception difficulties.
- It is easier to get these if you are already on the supplier's Priority Services Register but you can still get them even if you aren't.
- If you switch supplier your smart meter may be incompatible. In due course your smart meter will be updated remotely so you won't need to change meters but you may temporarily be unable to read them. If thinking of switching, it may be better to switch before getting a smart meter.

How do you get a meter installed?

- Your supplier will contact you when they are ready to offer you a smart meter.
- Alternatively simply contact your energy supplier. They will install your smart meter free of charge.
- They will agree a date and time with you for the installation and won't show up on your doorstep unexpectedly.
- You won't be charged for installation but everyone will share installation costs through their energy bills. However once installation has been paid for, overall costs should go down for energy suppliers.
- If you rent your home and pay your own bills you do not need your landlord's permission but it is a good idea to tell them you are getting a smart meter. If your landlord pays your bills then it is up to them whether to get a smart meter.

What to expect on the day?

- The engineer will arrive for a pre-arranged appointment to install the smart meter. They should present a valid photo ID card which you can verify.
- You can also have a friend or relative present during installation.
- You will need to know where your current meters are located and they will need to be easily accessible.

- They will be put in the location of your current meters but are a bit smaller than traditional ones.
- You will need a separate one for gas if you have both electricity and gas.
- Installers do not have to dig up your garden.
- You must be present throughout installation, which will take approximately one hour for an electricity meter (plus another hour if you have a gas meter). If it takes longer than two hours they will need to return for another visit.
- During this time, your energy supply will be cut off temporarily.
- If your gas and electricity are from separate suppliers then whoever puts in the first smart meter will also set up the in-home display and communications hub.
- If a gas meter is being installed, a basic gas safety check will also be performed on relevant appliances. If an appliance is unsafe it will be disconnected.
- Once the meter has been installed, your installer will show you how to use your new in-home display and answer any questions you may have. This is true in theory but the quality of their advice may be variable.
- If you have a complaint, contact your supplier. If you are still dissatisfied after 8-12 weeks you can contact the Energy Ombudsman Tel: 0330 440 1624.
- Free advice and further information is available from Citizens' Advice Consumer Helpline Tel: 0808 223 1133 or the Smart Energy GB Website: www.smartenergygb.org

Supplier 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 gas, water and electricity suppliers. The LifeBook is available in both a booklet and computer versions. More information from Age UK Tel: 0345 685 1061 Web: www.ageuk.org.uk/lifebook

Switching suppliers

Switching might not save you any money while there are fewer tariffs available than usual. It's important to seek impartial advice before switching, for example from the Citizens' Advice Consumer Service Tel: 0808 223 1133

There are two main schemes which work in different ways:

- Energy Deal Switch has a partnership with Tonbridge & Malling Borough Council. You can register free-of-charge with Tonbridge & Malling Council by phone or online. Web: www.energydealswitch.com. Once a year they will tell you who is offering the best energy deal and how much you could save. If you decide to switch then they will help you through the process.
- Energylinks is a different scheme. Unlike many energy comparison websites which only look at tariffs from the biggest energy suppliers, it compares prices from all UK energy suppliers. You can contact Energylinks directly: Tel: 0800 849 7077 Web: www.energylinx.co.uk

Other options:

- Citizens' Advice run a neutral comparison website called Energy Compare. Tel: 0808 223 1133 Web: www.energycompare.citizensadvice.org.uk

- Consumer Focus run a website about choosing an energy supplier, price comparison and switching. Web: www.consumerfocus.org.uk
- Green Doctor. This is part of the Groundwork charity. Tel: 0800 233 5255 Web: 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
- LRB Organise. Leanne Bradshaw can help with switching suppliers. Tel: 07854 693711. Web: www.lrb-organise.co.uk

Water

- Water in Tonbridge is supplied by South East Water Tel: 0333 000 0005 Email: customer.care@southeastwater.co.uk Web: www.southeastwater.co.uk/your-account/pay-your-bill/difficulty-paying-your-bill
- Waste water and sewage are dealt with by Southern Water Tel: 0800 027 0363 Email: payless@southernwater.co.uk Web: www.southernwater.co.uk/difficulty-paying-your-bill

You can ask the water companies to add you to their Priority Services Register if you are a pensioner, disabled, hearing-impaired, visually-impaired, have a chronic illness or a long-term medical condition. This may give you additional help if the water is turned off. You can also have bills in large print, braille, audio tape, textphone or typetalk if you're visually or hearing impaired

- If you are on a low income (less than about £16,000 and excluding any benefits you receive) you may be eligible for a fixed tariff which may reduce your bills. For example, South East Water has a Social Tariff which will cap your water supply bill at about £165 per year and give you 25% off your waste water bill
- If you or someone in your household has a health condition requiring a high use of water and are also on means-tested benefits you may also be eligible for a reduction under a national scheme called WaterSure
- If you are in debt to the water companies they may be able to write off your arrears under schemes such as Helping Hands
- If you share a bathroom with other households you may be eligible for a reduction
- Green Doctor. This is part of the Groundwork charity. Tel: 0800 233 5255 Web: 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

Financial advice

- Age UK produce publications on equity release Tel: 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.

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 Tel: 0333 202 0454 Email: admin@societyoflaterlifeadvisers.co.uk Web:

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:

- LEBC, 26 Kings Hill Avenue, Kings Hill ME19 4AE. Contact Natasha Etherton Tel: 0333 136 2262, 07816 333194 Web: www.lebc-group.com
- Goodman Chartered Financial Planners, 7 Vale Avenue, Tunbridge Wells TN1 1DJ. Contact Andy Kirk or Neil Whitaker Tel: 01892 500616, 500607 Web: www.goodmanifa.co.uk
- Panoramic Wealth Management Ltd, 16 Lonsdale Gardens, Tunbridge Wells TN1 1NU. Contact Gary Jefferies Tel: 01892 559555, 07860 801999 Web: www.panoramicwealth.co.uk
- Autumn Financial Planning, Pantiles Chambers, High St, Tunbridge Wells TN1 1XP. Contact Kieron Robertson Tel: 01892 506928, 07840 245968 Web: www.autumnfinancialplanning.com

Local restricted financial advisers:

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

To find other Independent Financial Advisers, contact the Money & Pensions Service Tel: 0800 011 3797 Web: 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 Tel: 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 Tel: 0333 202 0454.
- Alternatively the Money & Pensions Service may be able to help you find an independent financial adviser. Tel: 0800 011 3797 Web: 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 Tel: 0345 685 1061 Web: www.ageuk.org.uk/lifebook

Paying for care

Age UK

- See also our Care Homes information pack for more options.**Error! Bookmark not defined.**
- You can get publications on Direct Payments and Personal Budgets by ringing Age UK Tel: 0800 169 6565.

Saga Care Funding Advice Service

Tel: 0800 056 8152 Web: 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 Tel: 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 Tel: 01722 580180 Web: www.trusselltrust.org/

Food banks

Aylesford and Walderslade (Magdalene Ministry). Food parcels can be delivered.

Email: info@magdaleneministry.com

East Malling Food Bank. Chapman Way, East Malling ME19 6SD Tel: 01732 846314

Email: office.eastmallingscentre@gmail.com

Kings Hill (St Gabriels Church Food Bank). For those in need. Tel: 01732 844194.

Tonbridge Food Banks

- Nourish Community Food Bank Tel: 01892 548892
Email: office@nourishcommunityfoodbank.org.uk
Web: 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 Tonbridge Baptist Church, Darenth Avenue, Tonbridge TN10 3HZ Tel: 01732 352824 Email: hello@tonbridgebaptist.church
Web: www.tonbridgebaptist.church Covers North Tonbridge (as far as Tonbridge School).
- 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 Tonbridge Methodist Church, Higham Lane (Wednesdays 10.30am-12.30pm) and St Eanswythe's Church, 58 Priory Rd (Saturdays 10.30am-12.30pm). Web: www.feast.org.uk/fresh
- In addition you may be able to get help from St Stephen's Church, 37 Waterloo Rd, Tonbridge Tel: 01732 771977. Web: 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

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. Email: thbtonbridge@gmail.com Web: www.thehygienebank.com

Other help

Age UK

We may have some spare packaged food available at our Sevenoaks office Tel: 01732 454108.

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. Email: ksas@kent.gov.uk
Web: 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. You may be able to get them privately from various companies. One example is Apetito Tel: 01225 560419. Social Services may be able to subsidise the cost Tel: 03000 416161. Other options may be delivery companies such as Deliveroo.

Funerals

You can get a factsheet on planning for a funeral 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 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

- You can get a factsheet on funeral plans by ringing Age UK Tel: 0800 169 6565
- You can also find out more from the Funeral Plan Regulator Tel: 0845 601 9619 Web: <http://funeralplanningauthority.com>
- 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
- 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 & Pensions Service Tel: 0800 011 3797 Web: www.moneyhelper.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 Tel: 0345 685 1061 Web: 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.
- **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.

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.

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 a certain illness or disability. Some examples are:

- **Macmillan**. One-off payments for people with cancer who are on a low income and have low savings. Tel: 0808 800 0000.
- **Motor Neurone Disease Association** www.mndassociation.org
- **Multiple Sclerosis Society** www.mssociety.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 Tel: 0870 803 1950 Web: 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
- **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 Tel: 01732 366100.
- **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 Tel: 0300 111 2233
Email: supporter.services@blindveterans.org.uk Web: 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** Tel: 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 Tel: 0800 731 4880. Web: 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. Tel: 020 8895 6716 Email: 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:

- **Lions Clubs**

Small grants for people in hardship. You should ask Age UK to refer you by phoning 01732 366100. Further information from Tonbridge Lions Club Tel: 01732 358218, 0845 833 9819 Email: info@tonbridgelions.co.uk Web: www.tonbridgelions.co.uk

- **Sir Thomas Smythe's Charity.** Tel: 020 7213 0562 Email: charitiesadmin@skidders.org.uk Web: <http://www.skiddershall.co.uk/charities/sir-thomas-smythe-charity.htm> Regular or one-off payments for adults who:
 - Live in parishes of St Peter & St Paul with St Saviour (Tonbridge) or St Stephen (Tonbridge) or St John the Evangelist (Hildenborough)
 - Receive a state pension or disability benefit
 - Are on a low income
 - Rent or own their own home

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 Tel: 01865 724931 Email: info@rabi.org.uk Web: 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
 - **CIMA (Chartered Institute of Management Accountants) Benevolent Fund** www.cimaglobal.com/members/your-membership-information/benevolent-fund
 - **Architects**
 - **Architects Benevolent Society** www.absnet.org.uk
 - **Banking**
 - **Bank Workers Charity** www.bwcharity.org.uk
 - **Business Administration**
 - **Chartered Secretaries' Charitable Trust (ICSA)**
www.icas.org.uk/about-us/charitable-trust
 - **Insurance**
 - **Insurance Charities** www.theinsurancecharities.org.uk
 - **Legal**
 - **Barristers' Benevolent Association** www.the-bba.com

- **CIPA (Chartered Institute of Patent Attorneys) Benevolent Fund**
www.cipa.org.uk
 - **Solicitors' Charity** www.sba.org.uk
 - Stock Exchange
 - **Stock Exchange Benevolent Fund** www.sebf.co.uk
 - **Stock Exchange Clerks Fund** www.secfund.org.uk
 - Surveyors
 - **Lionheart** www.lionheart.org.uk
 - Food & Drink
 - **Drinks Trust** www.drinkstrust.org.uk
 - **Licensed Trade Charity** www.licensedtradecharity.org.uk
 - Healthcare
 - **BDA (British Dental Association) Benevolent Fund**
www.bdabenevolentfund.org.uk
 - **Benenden Charitable Trust** www.benenden.co.uk/about-benenden/charitable-trust
 - **Benevolent Fund of the College of Optometrists and Association of Optometrists** www.opticalbenfund.com
 - **Benevolent Society of Blues (for Christs' Hospital Employees)**
www.bluessupportingblues.com
 - **Cavell Nurses' Trust** www.cavellnursestrust.org
 - **Chartered Society of Physiotherapy Members' Benevolent Fund**
www.csp.org.uk/membership
 - **Hospital Saturday Fund** www.hospitalsaturdayfund.org
 - **Junius S Morgan Benevolent Fund** www.juniusmorgan.org.uk
 - **Pharmacist Support** www.pharmacistsupport.org
 - **Queen's Nursing Institute.** Financial assistance for working or retired nurses who have worked in the community as District Nurses, Practice Nurses, Midwives etc for at least 3 years and have a Nursing & Midwifery Council qualification. Tel: 020 7549 1400. Email: joanne.moorby@qni.org.uk or justine.curtis@qni.org.uk Web: www.qni.org.uk
 - **Royal College of Nursing Foundation** www.rcnfoundation.rcn.org.uk
 - **Royal Medical Benevolent Fund** www.rmbf.org
 - Hospitality & Retail
 - **ABTA Lifeline** www.abtalifeline.org.uk
 - **Book Trade Charity** www.btbs.org
 - **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
- 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.** Tel: 08081 311333, 07764 411911
Email: supportservices@ben.org.uk Web: 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 that do not fall into one 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
- **Elizabeth Finn Trust.** 1 Derry St, London W8 5HY Tel: 0800 413220, 020 7396 6700 Fax: 020 7396 6739 Email: enquiries.casework@elizabethfinn.org.uk Web: www.elizabethfinntrust.org.uk Helps people in financial need whose working life, or that of their partner, has been interrupted or ended. Also helps those struggling on a low income in retirement. Mainly retired professional people.
- **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. Tel: 03303 801090 Web: 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
- **Skinnners' Benevolent Trust.** Tel: 020 7213 0562 Email: charitiesadmin@skinnners.org.uk Web: www.skinnners.org.uk/grants-and-trusts/skinnners-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.** Hythe House, 200 Shepherds Bush Rd, London W6 7NL. Tel: 0808 802 2000 Email: info@turn2us.org.uk Web: www.turn2us.org.uk Direct grants through Turn2us Response Fund (for people who have had a life-changing event in the past 12 months, such as bereavement, job loss, disability or illness).
- **V for Life.** Grants for practising vegetarians and vegans over 60 and in financial need. Tel: 0161 257 0887 Email: info@vegetarianforlife.org.uk Web: 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 in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

Money & Pensions Service

Free and impartial advice on budgeting and saving. Tel: 0800 011 3797 Web: www.moneyhelper.org.uk

Money advice websites

You can reduce spending by using money advice websites such as www.moneysavingexpert.com

Money skills and courses

Citizens' Advice

Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810. Email: moneyskills@nwkent.cab.org.uk

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 advice in tackling debts
- check that you are receiving any tax credits or benefits that you are eligible for
- understand your bank account choices
- share money saving tips

They have an office in Tonbridge Castle and outreach sessions in Aylesford, Larkfield and Snodland.

Crosslight debt advice

Money course Tel: 020 7052 0318 Web: www.crosslightadvice.org/westkent

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 Tel: 0800 051 4177
 - NatWest Tel: 0800 051 4176
 - Ulster Bank Tel: 0800 092 4238
 - Lloyds Tel: 0800 056 0045, 0345 072 5555
 - Halifax Tel: 0800 085 9179, 0345 720 3040
 - Bank of Scotland Tel: 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 Tel: 0800 9 123 123
 - Barclays Tel: 03457 345 345
 - HSBC Tel: 03457 404 404
 - TSB Tel: 03459 758 758
 - Metro Bank Tel: 0345 08 08 500 (priority Mon-Fri 8-9am)
 - Co-operative Bank Tel: 03457 212 212
 - Monzo Tel: 0800 023 4567
 - Nationwide Tel: 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.

For further information please see our Legal Advice & Power of Attorney information pack. You can get this from Age UK on 01732 454108.

Pensions and planning for retirement

- Age UK produce publications on Pension Credit, State Pension and planning for retirement Tel: 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 Tel: 0800 319 6789, 020 7605 4200
Email: advice@independentage.org Web: www.independentage.org

Enquiries about your existing pension or reporting changes

Contact the Pension Service Tel: 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 Tel: 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 Tel: 0345 300 0168 Web: www.gov.uk/future-pension-centre

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 & Pensions Service offer a free and impartial advice on retirement. Tel: 0800 011 3797 Web: 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 Tel: 01732 366100.

Paying off a mortgage

- 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 & Pensions Service Tel: 0800 011 3797 Web: 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 in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

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.

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. Tel: 0808 191 4218 Web: 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 in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

Getting further advice on your pension options

Money & 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 in Tonbridge, Aylesford, Larkfield and Snodland.
- 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 www.moneyhelper.org.uk

Annuities

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

- 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 Tel: 0333 202 0454

- Alternatively the Money & Pensions Service may be able to help you find an independent financial adviser. Tel: 0800 011 3797 Web: 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 have a Post Office Card Account

The DWP is writing to all claimants who currently receive their State Pension or benefit payments into a Post Office Card Account (POCA). The letter informs them the POCA service is closing (it will cease in November 2021) and asks them to provide alternative account details. A dedicated customer service centre is available to take calls to accept new account details or answer any questions (0800 085 7133; textphone 0800 085 7146). The DWP say they will ensure all future payments are switched to the new account from the next available payment date and there will be no interruptions with their payments. For anyone who is unable to open a different type of account or provide new account details, see below for details of the Payment Exception Service.

Getting your pension or benefits if you do not have a Post Office Card Account or 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 Tel: 0800 169 6565 and Action Fraud Tel: 0300 123 2040 Web: 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. Tel: 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 Tel: 0300 123 2040 Web: 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

- 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 Tel: 0845 070 0707 Web: 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 phonenumber. 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 Tel: 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. Tel: 0800 033 6330 Email: info@truecall.co.uk Web: 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.

Tel: 0800 919591 Web:

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. Tel: 0300 999 0004.
- You can get a factsheet on telephones by ringing Age UK on 0800 169 6565.

Postal scams

- 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 Tel: 0345 266 0858, 0345 774 0740 Email: optout@royalmail.com Web: 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 Tel: 020 7291 3300 Email: yourchoice@dma.org.uk Web: 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 Tel: 020 7291 3310 Email: mps@dma.org.uk Web: 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. Tel: 0300 303 3517 Web: 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. Web: 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 Tel: 0800 319 6789, 020 7605 4200
Email: advice@independentage.org Web: 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 Tel: 0808 223 1133.

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 the Money Saving Expert website. Web: www.moneysavingexpert.com/phones/no-more-junk#freesign
- You can also get them from Friends Against Scams Email: 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 Tel: 01323 644422 Web: www.welbeing.org.uk

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 Tel: 0345 685 1061 Web: 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. Email: info@vregservice.co.uk.

Tax

Age UK produce publications on dealing with an estate and income tax Tel: 0800 169 6565.

Income 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 in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

HMRC Taxes Helpline

Tel: 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 Tel: 0300 200 3310

Tax Help for Older People

Unit 10, Pineapple Business Park, Salway Ash, Bridport DT6 5DB Tel: 01308 488066
Email: taxvol@taxvol.org.uk Web: 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
- Undertake appeals and complaints
- People on a low income who are under 60 or self-employed should contact Tax Aid
Tel: 0345 120 3779, 0300 330 5477 Web: 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

What's changing and when?

- The technology we currently use to make calls on landlines, called 'analogue', is being replaced with an internet-based version, called an 'IP network'.
- Landlines will still exist, and you can still have a phone line in your home - but the system that underpins it will be different.
- The changeover needs to happen by December 2025, as this is when the old technology will stop working. Phone providers have already started work on switching over the network, but you don't need to do anything until they get in touch with you.

Why are these changes happening?

- The equipment that makes the current landline network run isn't fit for the future and needs to be upgraded. The new system will use the internet to make phone calls.
- Phone and broadband companies are leading this change. The Government and Ofcom (the communications regulator) are supporting it.

Will my landline phone be affected?

- Everyone who has a landline will move over to the new system. You don't need to do anything yet - your phone company will get in touch with you.
- For lots of people, the change will be as simple as plugging their phone into their broadband router.

Will I need a new phone or phone number?

- If your phone handset is very old, you might need to change it. Your phone provider will be able to advise you.
- In most cases you'll be able to keep your current phone number.

Will anything else be affected, like my telecare?

- Things that currently use the landline network - like telecare, personal alarms, burglar alarms and fax machines - will be affected by the change.
- If your device is relatively modern, it should still work fine - but older devices may need to be reconfigured or replaced.

What if I don't have, or don't want, the internet at home?

- Because the new system runs off the internet, you won't be able to make calls without an internet connection at home.
- If you already have broadband, you can use that. If not and you don't want a high-speed internet connection, you should be given the option to use a simple internet connection just for making calls.

Will I have to pay more?

- BT, which provides the majority of landlines, have committed to not raising prices above inflation for 'voice only' customers – those who don't have home broadband. This commitment is for at least the next 5 years and will mean that whatever technology your landline uses, the old system or the new, your bill should not rise significantly.
- This means that you shouldn't face extra costs if you need a new simple internet connection to make calls.

Is it true that I won't be able to make phone calls if there's a power cut?

- Because the new system will work off your home electricity, if there's a power cut it'll mean you can't make phone calls. In these instances, phone companies are advising that you should use a mobile phone as a backup.
- If you don't have a mobile, live somewhere where there's no signal or a poor signal, or depend on your landline, for example because you're disabled, your home phone

provider should offer you a solution like a battery-operated handset. This will mean that you can make emergency calls during a power cut.

Is there anything I should watch out for?

- As the switchover is affecting millions of homes, this can create an opportunity for criminals to develop new scams. These could be over the phone, via email, or at your doorstep.
- Remember the key advice when someone is contacting you about the switchover:
 - **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 is ok to reject, refuse or ignore any requests. Only criminals will try to rush you.
 - **PROTECT** – Contact your bank immediately if you think you've fallen for a scam and report it to [Action Fraud](https://www.actionfraud.org.uk) 0300 123 2040
- Other unscrupulous people may also try to sell you equipment or get you to sign up to expensive contracts that you don't need. Don't rush into any decisions, seek a second opinion, and speak to your phone company who will be to advise you about what you need.

What should I do if I have questions?

- Take a look at the Future of Voice website, which has the latest information on what's changing and how.
- You can also speak to your landline provider or visit their website.

Cheaper broadband and phone packages

- 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 on the Ofcom regulator website at: <https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>
- The Good Things Foundation may also be able to tell you if any companies are offering reduced rates for people on benefits. Web: www.goodthingsfoundation.org
- In addition, other support might be available for people who are struggling to pay phone or broadband bills. You should ask your provider if they can help.

TV licences

Letters about your TV licence

- You need a TV licence if you watch or record live TV programmes on an channel, or to download or watch BBC programmes on iPlayer. This could be on any device, including a TV, desktop computer, laptop, mobile phone, tablet, games console, digital box or DVD/VHS recorder. You need one to watch any TV channels not just BBC or British channels. A colour licence costs £159 per year (black & white £53.50).
- If you already had a free TV licence, you should have received a letter from TV Licensing inviting you to either apply for a new free TV licence if you are receiving Pension Credit or asking you to choose how to pay for your new licence if you do not receive Pension Credit.
- Please be aware of scams from people impersonating TV Licensing. Find out more at www.tvl.co.uk/check
- You should have responded within 2 months of receiving your letter. The new licence covers 1 August 2020 – 31 July 2021.
- The letter will let you know what action you'll need to take for your next licence. Make sure the letter looks official and is genuine.
- If you have not received a letter or have any enquiries you can speak to an adviser on 0300 790 6151.
- There are a number of ways you can set up a new licence including some that don't require you to leave your home.

Who can still get a free TV licence?

- Free TV licences, funded by the Government, for all over-75s have ended.
- If you are aged 75 or over and hold a free TV Licence which has expired, you don't need to do anything till you receive a letter. If you are contacted by email, text or phone it is likely to be a scam.
- If you receive Pension Credit you need to apply for a new free TV licence, paid for by the BBC. Pension Credit can be in your partner's name if you are a couple and living at the same address. It can be either component of Pension Credit so it can be either Guaranteed Credit or Savings Credit (or both).
- If you do not receive Pension Credit you need to pay for your TV licence.
- If you wish to check if you are eligible for Pension Credit you need to phone 0800 99 1234 or visit www.gov.uk/pension-credit/eligibility
- If you are eligible for Pension Credit and wish to apply for it you need to phone 0800 99 1234 or visit www.gov.uk/pension-credit/how-to-claim
- If you are 74 and already receive Pension Credit, you can apply for your free over-75 TV Licence now. They will issue you a short-term paid-for licence to cover you until your 75th birthday. To request an application form, please call 0300 790 6117 and speak to one of their advisors.

How to apply for a new free TV licence if you are on Pension Credit

- You should complete the application form you received with your letter and return it to TV Licensing, together with your photocopied proof of Pension Credit, in the pre-paid envelope they sent you.
- You need to provide a copy of a page from a document that shows you (or your partner) receive Pension Credit. The best thing is a letter from the Pension Service or Department for Work & Pensions. They may also accept a bank statement

showing that you get Pension Credit (it will have the reference DWP, your National Insurance number and PC against it).

- TV Licensing doesn't need to see the actual amount you get but it must show your full name (or your partner's name), your home address and be dated within the past year. It could be a copy of the front page of the letter you receive every year (usually in March) confirming you get Pension Credit and how much it will be.
- If you think you get Pension Credit but cannot find proof, you can ask Pension Credit to send you a duplicate letter by phoning 0800 99 1234.
- If you are unable or would prefer not to leave your home you can call 0300 790 6151 on weekdays 8.30am-6.30pm or go to www.tvl.co.uk/75apply

Paying for a TV licence

- If you now need to pay for your new TV licence, TV Licensing will only ask you to pay using the following options:
 - By post using the address: TV Licensing, PO Box 578, Darlington DL98 1AN.
 - Online at www.tvl.co.uk/75pay or www.tvl.co.uk/75apply
 - Over the phone on 0300 790 6151
- If you are contacted and asked to pay for your TV licence using a different phone number, a different website or by posting your details to a different address you have been contacted by a scammer. TV Licensing would also like to make it clear that they will not come to your doorstep to collect the licence fee so anyone who claims to do so is also a scammer.
- Be aware of scams where someone purports to be from TV Licensing. They may claim that your direct debit has failed and that you need to pay to avoid prosecution. You may be told that you are eligible for a "COVID19 Personalized Offer" of six months free TV licence. You may be sent links to genuine-looking websites that are designed to steal personal and financial information. If you wish to check, either visit www.tvlicensing.co.uk or phone TV Licensing on 0300 303 9695, 0300 555 0286.
- You will not be expected to pay anything when you are contacted until you have either claimed a free licence or agreed a payment plan. You will be given plenty of time to set up your new licence.

Ways to pay for a TV licence if you are not on Pension Credit

If you are not on Pension Credit there are a number of ways to pay.

- If you choose to pay in one go, the cost of a colour licence is £157.50.
- If you'd prefer to spread the cost then monthly, fortnightly or weekly payments can be arranged.
- If you are blind or severely sight-impaired you may be able to get 50% off.

Paying in one go

You can set up a yearly Direct Debit, pay by debit or credit card, pay by cheque or pay at a PayPoint.

- To set up a yearly Direct Debit
 - Either complete the "Pay in One Go" form including the Direct Debit instruction on the back, and return it to TV Licensing in the pre-paid envelope provided.

- Or sign in at www.tvl.co.uk/75pay with your licence number, last name and postcode.
- Or call 0300 790 6151 (you can speak to someone weekdays 8.30am-6.30pm or use the automated service outside these times).
- Once your Direct Debit has been set up, you will be sent your new TV licence. No payments will be taken till you've received this in the post.
- To pay by debit or credit card
 - Either sign in at www.tvl.co.uk/75pay with your licence number, last name and postcode.
 - Or call 0300 790 6151 (you can speak to someone weekdays 8.30am-6.30pm or use the automated service outside these times).
- To pay by cheque
 - You should write a cheque for £157.50 made payable to "TV Licensing".
 - Return it with the "Pay in One Go" form to TV Licensing in the pre-paid envelope provided.
- To pay at a PayPoint after you have received the "Pay in One Go" form in the post.
 - You should take the payment slip at the bottom of the form to a PayPoint.
 - The reverse of the form shows your nearest PayPoints or you can find your nearest one at www.paypoint.com/locator
 - You can choose to pay with cash or by debit card.
 - Once you have paid you should keep the PayPoint slip and receipt as proof.

Spreading the cost

TV Licensing has a 75+ Plan, to help move from a free licence to a paid-for licence. It is only available to over-75s who were previously getting a free TV licence.

You can spread the cost (with no additional charge) in monthly, fortnightly or weekly payments.

You can choose to set up a monthly Direct Debit or apply for a 75+ Plan Payment Card.

- To set up a monthly Direct Debit
 - Either complete the "Spread the Cost" form, including the Direct Debit instruction on the back, and post it back to TV Licensing using the pre-paid envelope provided.
 - Or sign in at www.tvl.co.uk/75pay with your licence number, last name and postcode.
 - Or call 0300 790 6151 (you can speak to someone weekdays 8.30am-6.30pm or use the automated service outside these times).
 - Once your Direct Debit has been set up, you will be sent your new payment plan and TV licence. No payments will be taken till you've received this in the post.
- To apply for a 75+ Plan Payment Card.
 - Either complete the "Spread the Cost" form, indicating which payment frequency (monthly, fortnightly or weekly payments) is required, and post it back to TV Licensing using the pre-paid envelope provided.
 - Or sign in at www.tvl.co.uk/75pay with your licence number, last name and postcode.
 - Or call 0300 790 6151 (you can speak to someone weekdays 8.30am-6.30pm or use the automated service outside these times).
 - You will be sent your 75+ Plan Payment Card, payment plan and TV licence in the post (your first payment won't be due till you've received those).

- Once you've received your 75+ Plan Payment Card, it can be used to pay over the phone, with a debit or credit card. Or you can take it to pay at any PayPoint store with cash or a debit card. Convenient PayPoint locations can be found at www.paypoint.com/locator

TV licence reductions

- Blind and severely sight-impaired people are entitled to 50% off. This applies to the whole household if someone is eligible. It does not apply to people who are just partially sighted. More info at www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/blindseverely-sight-impaired-aud5 or call 0300 790 6112
- People on low incomes can pay in instalments using a Simple Payment Plan. You can also use a Payment Card to pay weekly, fortnightly or monthly at a Paypoint outlet or online. You can be sent reminders that you need to top up. More info at www.tvlicensing.co.uk/pay-for-your-tv-licence/ways-to-pay
- People who live in sheltered housing or residential care accommodation may qualify for a reduced fee licence. The Accommodation Residential Care (ARC) licence costs £7.50 each year and must be applied for by the manager.

Applying for a blind or severely sight-impaired concession

- If you are on Pension Credit you need to apply for a new free TV licence as above. However if you do not get Pension Credit and you are blind or severely sight-impaired you can get a 50% concession so the standard colour licence only costs £78.75.
- You need to put a cross in the relevant box on the "Pay in One Go" or "Spread the Cost" form depending on how you wish to pay.
- When you return the form, you need to enclose a photocopy of a certificate from an ophthalmologist (eye surgeon) stating that you are blind (or severely sight-impaired). Or you can enclose a certificate or document issued by a local authority that shows you are registered as blind) or severely sight-impaired. Or you can enclose a CVI (Certificate of Visual Impairment) or a BD8 Certificate. Do not send original copies of any certificates or documents.
- If you have informed TV Licensing in the past that you are registered blind (or severely sight-impaired) and your letter indicates that the concession has been applied then you don't need to provide documents again.
- The completed form and photocopied document should be sent back to TV Licensing using the pre-paid envelope provided. You can only apply by post.

If you have lost the return envelope

- Send your completed forms to TV Licensing, PO Box 578, Darlington DL98 1AN.
- Alternatively, if applying for a free TV licence, you can go to www.tvl.co.uk/75apply
- Or call 0300 790 6151 (you can speak to someone weekdays 8.30am-6.30pm or use the automated service outside these times).

If you do not need a colour TV licence

- If you only need a black & white TV licence, call TV Licensing on 0808 196 8174.
- If you do not need a TV licence at all, make sure that you never watch or record live TV programmes on any channel or device, and never download or watch BBC

programmes on iPlayer. If this is the case, you can inform TV Licensing by calling 0300 790 6151 (you can speak to someone weekdays 8.30am-6.30pm or use the automated service outside these times).

When can you expect to receive your new TV licence?

- It may be a few weeks before you receive your new TV licence.
- If there are any issues, TV Licensing will be in touch with you.

Index

Advocacy for disputes	10	Financial adviser details.....	25
Annuities.....	42	Financial arrangements	54
Armed forces pensions	42	Financial hardship	11
Attendance Allowance	7	Food banks	25
Bank accounts.....	37	Food packages.....	26
Benefit checks	8	Form filling	6
Benefits.....	10, 37	Fraud	46
Bogus caller alarms	53	Fuel Direct.....	11, 12
Budgeting	37	Funeral arrangements.....	27
Care funding	25	Funeral costs	27
Career average pensions	42	Funeral directors	27
Carer's Allowance.....	7	Funeral payments	28
Checking ID.....	52	Funeral plans	29
Cold callers.....	53	Funeral wishes.....	29
Cold weather packs.....	13	Funerals	27
Cold Weather Payments	16	Funerals - additional services.....	28
Complaints.....	10	Funerals - basic services	28
Compulsive shopping	52	Funerals without families.....	29
Consumer advice	10	Funerals without savings.....	29
Council Tax	7, 8	Gambling.....	12
Council Tax - dementia	9	Gas interruptions	18
Council Tax - disability	9	Grants	10
Cowboy traders.....	52	Health costs	6
Credit cards.....	46	Heating breakdown	13
Debit cards.....	46	Heating costs	6, 10
Debt	10, 11, 12, 37	Home security	53
Decent Homes Grants.....	18	Housing Benefit	7, 8
Deferring state pensions	41	Hygiene Bank.....	25, 26
Defined contribution pensions.....	42	Illegal moneylenders	12
Direct Payments.....	11, 25	Income tax.....	54
Disability Living Allowance	7	Insulation panels	18
Doorstep callers	52, 53	Insurance	10
Doorstep scams.....	52	Internet scams	51
Employment Support Allowance	7	Junk mail	50
Energy debts	11, 12	Leaving pensions.....	43
Energy efficiency.....	18	Lifebook	22, 25, 29, 54
Energy saving	6, 12	Lighting costs	18
Equity Release	24	Loan sharks	12
Estate planning	54	Lump sum pensions	42
Fake parcel delivery cards	51	Managing money.....	37
Final salary pensions	42	Meals on Wheels.....	26
Financial advice.....	24	Meter problems	18

Mobile phones	50	Social Fund	6
Money management	11	Stakeholder pensions.....	42
Money problems	11	State Pension	6, 40, 42, 43
Money skills courses	37	State pension age.....	40
Mortgages	41	State pension estimate.....	40
Nuisance calls	47	Supplier details.....	22
Online safety.....	52	Switching.....	12, 22
PAYE.....	54	Tax.....	37, 54
Paying for care.....	25	Tax overpayment.....	54
Pension advice	42	Tax underpayment.....	54
Pension changes.....	40	Telephone scams	47
Pension Credit	7, 8, 40, 41	Temperature	19
Pension enquiries.....	40	Text messages	49
Pension pots.....	42	Third Party Deductions	11, 12
Pension scams.....	42, 53	Tracing pension providers.....	41
Pensions	40	Tradespeople	11
Personal Budgets	11, 12, 25	TV licences.....	57
Personal Independence Payment.....	7	Universal Credit	7
Personal pensions	41, 42	Universal Credit - Advance Payments	9
Phone calls.....	50	Universal Credit - Personal Budgeting	
Postal scams.....	50	Support	9
Power cuts	18	Universal Credit- Assisted Digital	
Priority Services Register	18, 23	Support	9
Private pensions.....	42	VAT.....	55
Radiator insulation.....	18	Video doorbells	53
Repairs	13	Warm Home Discount Scheme.....	17
Retirement budgeting	40	Waste water	23
Retirement planning	40	Water	23
Sales calls	47	Water debts.....	11, 12
Saving money	37	Water Direct debt write off	23
Scam calls	47, 48, 49	Water efficiency	12, 19
Scam mail	51	Water interruptions	18
Scams	44	WaterSure reductions.....	23
Self-assessment.....	54	Wills	10
Severe Disability Premium.....	8	Winter Fuel Payments.....	16
Sewage.....	23	Women's pensions.....	43
Shower heads.....	19	Working Tax Credits.....	54
Smart meters	19	Workplace pensions	41, 42