

An intermediate guide to local services

Accessing and using local services online



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1. Helping you to use local services online

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Hello,

Welcome to Age UK's intermediate guide to local services. This guide is designed to help you access your local services online, which can often be quicker and more convenient than using the phone or setting up face-to-face appointments.

I know using a device like a tablet or laptop to carry out certain tasks can seem daunting, particularly if they involve sharing your private information or bank details. I was nervous myself at first, but with a bit of practice, I feel much more confident. It really has made life a whole lot easier being able to do things like pay bills and renew my TV licence online.

In this guide, we'll show you how to sign up to a range of local online services and provide step-by-step instructions to help you carry out the following tasks:

- access local GP and pharmacy services online, including through the NHS App (England residents only)
- access your local council's website and find information on Council Tax, Housing Benefit, recycling and public transport
- access government services, such as the DVLA and passport services, apply for a Blue Badge, claim your State Pension and get a state bus pass
- access utility providers, like your electricity, gas, phone and broadband providers, and set up an online account and pay your TV licence.

This guide also gives you advice and tips on creating a strong password and keeping it safe.

Going at your own pace

This guide is packed with useful information but I appreciate that reading it all in one go might be overwhelming. So, my advice is to identify the local services you'd find most useful to access first and work through those.

When learning how to access online services, I found it useful to browse the different websites in this guide. For example, I spent a while looking through the UK government website **(www.gov.uk)** and familiarising myself with the sections that were relevant to me and my individual circumstances.

The main thing is to take your time and work at your own pace.

1. Helping you to use local services online

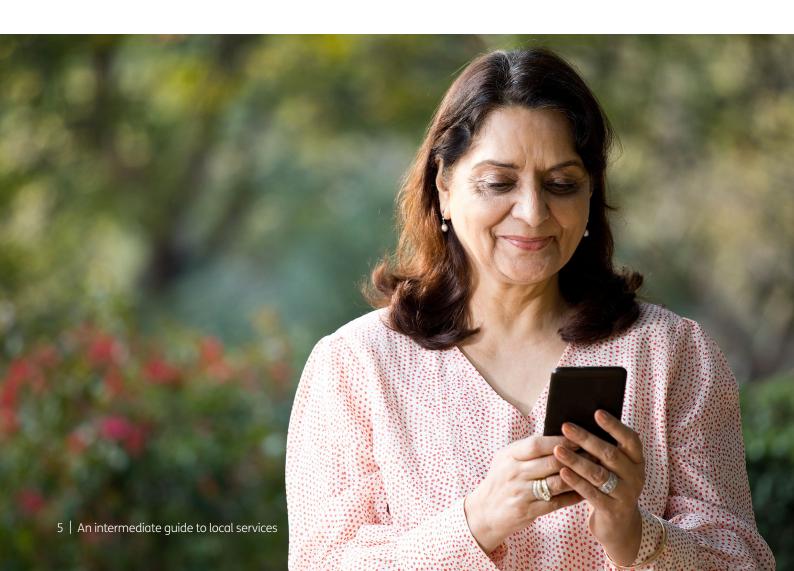
Getting support

You can go through this guide by yourself, with the support of an Age UK Digital Champion, or with the help of friends, family and carers.

If you've got any questions as you work your way through the guide, you may be able to get support from your local Age UK or local Age Cymru. You can find your local Age UK at: www.ageuk.org.uk/services/in-your-area/

I hope you find this guide useful.

Dereck, 75



2. Using this guide

2. Using this guide

This is a guide for people who want to access local services online. To use this guide, you'll need:

- access to a device like a desktop computer, laptop or tablet. You can use
 a smartphone to access local services but be aware that you may need to fill
 in forms and enter personal information using your device's keyboard, which can
 be tricky on smaller devices
- an internet connection
- an email address. This will be used to register your online accounts and then to send you any relevant information by email. For information on setting up an email address, see Age UK's 'A beginner's guide to email'.

You'll also need to have some personal and/or account information handy, depending on which local service you want to use. For example, for GP services, it's useful to have the name and address of your GP practice and your NHS number to hand. To renew your passport or update your driver's licence, you'll need your existing passport or driving licence. To pay utility bills, you'll need to have a note of your account number with the utility provider and your bank details. We'll guide you through this in more detail as we talk you through each local service.



3. Understanding key terminology

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We want to introduce you to some of the terms you'll read about in this guide. They're in alphabetical order so you can refer to them easily:

Android: The name of the software that many devices use to function. Phones and tablets from lots of different brands fall into the bracket of Android devices. These brands include Alcatel, Google, HTC, LG, Moto, Samsung and Sony.

Application, or 'app': A type of program that you can download for your computer, laptop, tablet or smartphone. There are lots of apps available, from games and puzzles to banking.

Download: To transfer files or data stored on the internet onto your smartphone, tablet, laptop or computer. For example, you might download a picture that a friend has sent you over email, a document to read from a trusted website or an app from the online app store.

Drop-down menu: A menu in the top navigation bar of a website that you click on to show a drop-down list with more page options.

Email: It's a way of sending and receiving messages over the internet. It's free and quick to use and has replaced letter writing as the most common way to keep in touch.

Email address: When you set up an email account, you'll choose an email address. This is how people send you email and is similar to a postal address in that it's unique to you. An example would be joe.bloggs@gmail.com (the @ is pronounced 'at').

Encrypted: If an app or a website is encrypted, it means all the communication between you and the website is secure and can't be read or heard by anyone else. Encrypted websites have web addresses that start with 'https'. The 's' stands for secure. A web address is at the top of the screen.

Hack: An attempt to gain unauthorised access to a computer or account.

Homepage: The first and main page of a website that opens when you visit a web address. It acts as a table of contents signposting you to other pages on the website.

Link (or 'hyperlink'): Text, an image or a button that you can click or tap on to access a website. The link may be blue in colour, underlined and include text such as 'Click here for more information' or 'Find out more'.

Log in: If you've set up an online account for email, banking, shopping or social media, you'll need to use a username (often your email address) and password to access the account. This is known as 'logging in'.

Password manager: An app you download to your device where you can store your passwords and log in details. Your data is encrypted within the app, which means it is secure.

Phishing: A type of fraud where scammers trick you into clicking on a bad email link or giving away sensitive information. Often online phishing scams take you to a dodgy website or convince you to download malicious software, known as malware, onto your device.

Program: A catch-all term for something that runs on your device. Examples include apps on your phone and tablet, or anti-virus programs. You might also see them described as 'software'.

Search engine: These help you to find information on the internet. Popular search engines include Google and Bing. You can type in keywords in the space provided. The search engine will search through relevant webpages and display them in a list. Someone might tell you to 'Google' something, which means looking up information online using Google. You access search engines through a web browser (see below).

Stream: When you watch a video clip, TV programme or film over the internet. You don't need to download it in advance if you have a good internet connection.

Two-factor authentication: An additional form of online security that helps to prove who you are. You might be asked for this when you try to log in to an online account. Usually, once you enter your password, you'll need to enter a code sent to your email account or by text message to confirm your identity.

Web/internet browser: A program that runs on your device. It allows you to access webpages on the internet. Common web browsers include Microsoft Internet Explorer or Edge, Google Chrome, Mozilla Firefox and Apple Safari.

Webpage: Webpages provide information through text, images and videos, and are displayed on your web browser, such as Google Chrome or Microsoft Edge. Websites are made up of webpages, just like a book is made up of pages.

Website: A set of related webpages owned by one person or organisation. For example, Age UK's website is made up of hundreds of individual webpages on different topics, but all the webpages begin with https://www.ageuk.org.uk. You visit websites on your web browser, such as Google Chrome and Microsoft Edge.

In this section, we'll take you through some common tasks you can carry out through your local services' websites. For a general overview of the types of services available, please refer to Age UK's 'A beginner's guide to my local services' before continuing with this guide.

This guide is designed to be completed at your own pace, rather than all in one go. If there's a particular task you'd like to do first, please refer to that page for the relevant instructions, rather than trying to complete each task in chronological order.

GP and pharmacy services

Since the coronavirus pandemic, more and more health services have moved online. This is good news for people who still feel uncomfortable going into healthcare settings, as it means they can now access services like GP consultations and prescriptions online.

The downside is that there's no 'one size fits all' with online healthcare. Every health authority and GP surgery in the country has different processes and providers in place to deliver their services.

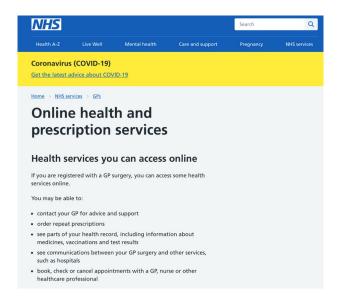
This means providing one set of step-by-step instructions is tricky, but what we can do is signpost you to the main NHS website and talk you through your options from there.

Finding your online GP and pharmacy options

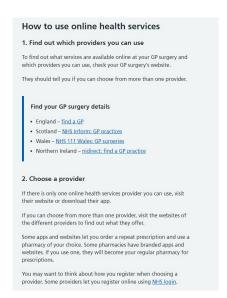
- 1. Go to the NHS website: https://www.nhs.uk
- 2. In the white search box at the top of the page type 'NHS online services' and click on the magnifying glass icon.



- 3. On the search results page, click on the link to 'NHS online services'.
- 4. This page explains your different options:



5. If you scroll down the page, you'll see guidance on how to find your GP surgery's details, depending on which part of the UK you live in. Click on the link that's relevant to you and follow the steps to find your GP's website.



6. Once you find your GP's website, you can see what online services are available. If you get stuck, it might be easier to call the GP surgery direct and ask them to talk you through the options.

Ideally, you should be able to sign up for online consultations with your doctor and set up repeat prescriptions online.

Downloading the NHS App (England only)

If you live in England, you can download the NHS App to your tablet or smartphone. This lets you access your NHS COVID Pass (which proves you've been vaccinated), order repeat prescriptions, book appointments and get general health advice.

Note: the NHS App is a separate app to the NHS COVID-19 contact tracing app and needs to be downloaded separately.

To download the NHS App:

- 1 Go to Google Play on Android and Google Chrome devices or the App Store on Apple iOS devices.
- 2. Search for the NHS App and download it to your device. Please see 'A beginner's quide to local services' or 'A beginner's quide to apps' if you need more information.
- 3. Open the app. You'll then be prompted to either 'Get health advice', which just gives you access to the general NHS website, or 'Continue with NHS login', which will give you access to your NHS COVID pass and private medical history. To set up an account, click on 'Continue with NHS login'.

Don't worry if you don't have an NHS login at this stage – you can set one up.



4. You'll then be asked to enter your email address - do this and then click 'Continue'.

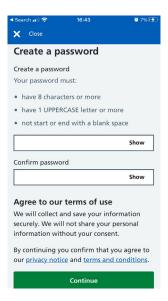
- 5. Assuming you don't already have an NHS login, click on 'Continue' again on the next screen.
- **6.** To continue setting up an NHS login, you'll be asked to provide your:
 - NHS number or name
 - date of birth
 - postcode.



You'll also need to have a working mobile phone number to receive a security code.

Once you're happy that you have all this information, tap 'Continue'.

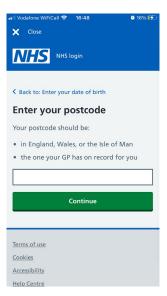
7. You then need to create a password. Follow the instructions on screen to do this.



- **8.** You'll then be emailed a six-digit security code to enter into your app. Check your email for the code and enter it into the box in the app. Tap 'Continue'.
- **9.** You'll then be sent another six-digit security number. To get this, enter your mobile phone number and press 'Continue'. The security number will be sent to you by text.
- 10. As before, enter the security number into the box in the app and tap 'Continue'.
- **11.** You'll then be asked if you know your NHS number. If you don't, you can enter your full name instead. Select the option that suits you best, enter your number or name and tap 'Continue'.
- 12. Enter your date of birth and click 'Continue'.



13. Enter your postcode and click 'Continue'.



- 14. The app will then check your details and ask you to confirm whether these are correct. If so, select 'Yes, these are my details' and 'Continue'.
- 15. Your registration is now complete. You just need to confirm that you're happy with the privacy policy and terms and conditions. If so, select these boxes and press 'Continue'.

To access your COVID pass (proof of your vaccination status) and your GP record, you'll need to provide a few more security details, including photographic proof of your driving licence or passport, and you'll need to record a short video reciting a code that will be sent to you.

This might sound complicated, but the NHS App provides clear step-by-step instructions. For more information about downloading and using apps, read Age UK's 'A beginner's quide to using apps'.

Local council services

Every local council has its own website and they all provide similar information. Sections you're likely to find on your council's website include:

- Council Tax
- · health and social care
- parking and transport
- waste and recycling
- information on schools and education.

Every part of your community that your council takes care of will be covered on its website. So, it's a useful resource to familiarise yourself with.

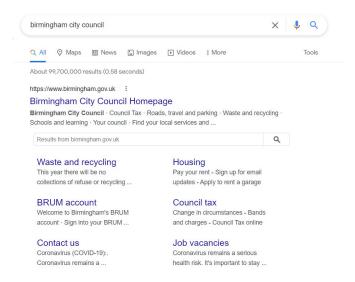
Common things you might visit your local council's website to do include:

- paying your Council Tax
- applying for Housing Benefit
- checking bin collection and recycling details
- viewing road and public transport information.

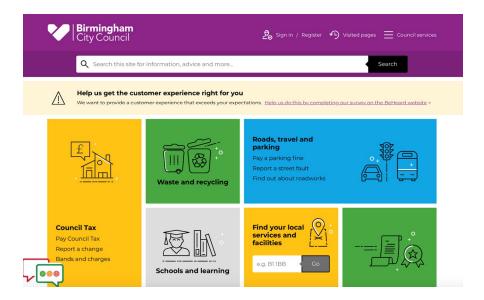
Every council website is run by its own local authority. This means that the look and layout of the website will be different depending on your area. For the purposes of this guide, we'll talk you through some basic steps on the Birmingham City Council website, which you can then hopefully replicate on your own local council website.

Accessing your local council's website

- **1.** To find your council's website, open your web browser and type the name of your local council into a search engine for example, 'Birmingham City Council'.
- 2. You should see the website at the top of the search list. You'll recognise if the website is legitimate as it will have 'gov.uk' at the end of the URL. Click through to the website.



3. On most local council websites, the different departments are listed clearly on the homepage.



But sometimes you'll need to click on a drop-down menu, labelled something like 'Council services', to reveal the full list of services available.

Council Tax

1. To find out about Council Tax and to pay a bill, click on 'Council Tax'. This will take you to a new page with different options available.

This is an example from Birmingham City Council:



2. If you want to make a Council Tax payment, click on the 'Make a Council Tax payment' page and you will be given step-by-step instructions from your local authority on what you need to do.

Note: you'll need your bank account information handy at this point. To set up a direct debit, you'll need your account number and sort code. To make a one-off payment, you'll need your bank debit or credit card.

Housing Benefit

- 1. If you want to apply for Housing Benefit, look for the section on your local authority's homepage that says something like, 'Benefits and support' or 'Benefits and grants'. Click through to this page.
- 2. You'll then find a menu with the different benefits options available to you.

It might look similar to this list from Birmingham City Council:

Benefits and support



3. On this page, you'll find information on what benefits are available to you and how to apply to receive them.

Each local council has its own application process for housing benefit so if you feel confident, work through the steps yourself. Or you can usually contact your council's customer services team to help talk you through the process. You'll find the contact information on the website.

If you're unsure whether you're eligible for housing benefit, you can contact the Information and Advice team at your local Age UK or Age Cymru and they can do a full benefits check. You can find your local Age UK at www.ageuk.org.uk/services/in-your-area/

Bin collection and recycling

Your local council's website is a useful place to find out information about public services, including waste and recycling. You can check your bin collection dates, order a replacement bin if yours is damaged or missing, and find out about garden waste collections and recycling.

1. Go to your local council homepage and look for the section labelled 'Bins and recycling', 'Waste and recycling' or similar. Click through to this page.

2. You'll then see a page with a list of all the different bin and recycling services available. You'll usually be asked to enter your postcode to find out about the latest waste collection updates in your area.



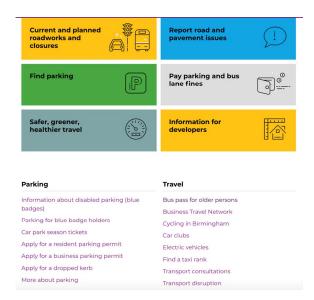


Road and public transport information

Your local council's website is a useful place to find information on planned roadworks in your area, the nearest council-run car parks and public transport information. You'll normally also find information on applying for a bus pass if you are 60 or over in Northern Ireland, Scotland and Wales, or State Pension age in England.

- 1. On your local council's website homepage, look for the section labelled 'Roads and transport' or 'Roads, travel and parking' or something similar. Click through to this page.
- **2.** Here, you'll find a list of all the different transport services that your council manages. This might include details about:
 - finding your nearest public car park
 - paying parking fines
 - buying a parking permit
 - bus and cycle routes
 - accessibility if you are disabled or have difficulties with your mobility.

This is an example of a roads and transport page from Birmingham City Council:



- 3. The personal information you might need to provide will vary depending on the service you are requesting or applying for. For example:
 - if you're paying a parking fine, you'll need your bank details
 - if you're applying for a parking permit, you'll need to supply proof of your address
 - if you're applying for a bus pass, you'll need to enter your date of birth and address. You might also need to upload a photo of yourself.

UK government services

The UK government website - www.gov.uk - is really useful for finding out information about government services. It's straightforward to use, with step-by-step instructions for most services.

To access the services you need, simply click on the blue links on the homepage - these will take you through to the relevant department.

Or, if you know which service you're looking for, you can use the search bar at the top of the homepage to type your query – for example, 'What Universal Credit can I claim?' or 'Renew my passport'.

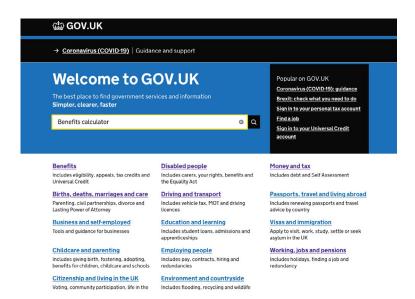
Once you've typed your query, click on the magnifying glass to the right of the search bar or press return on your keyboard and you'll be directed to a list of possible pages to choose from.



We talk you through the next few steps of accessing different services below – we then recommend you follow the detailed instructions on the government website.

Tax credits and benefits

1. The easiest way to see if you're eligible for any benefits or financial support from the government is to go to the homepage (www.gov.uk) and in the search bar type 'Benefits calculator' and then click on the magnifying glass or press return.



2. Then, click on the top link 'Benefits calculators'. This will open a page that gives you details of three different free benefits calculators you can use to find out which benefits you're entitled to and how to claim them.

Benefits calculators

Use an independent benefits calculator to find out:

- what benefits you could get
- · how to claim
- . how your benefits will be affected if you start work

These are free to use, anonymous, and have replaced the Benefits Adviser

Calculators

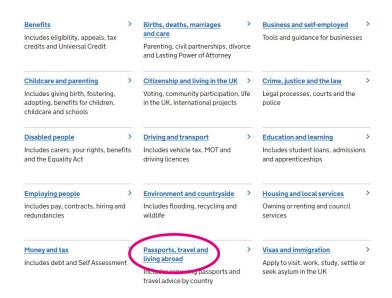
Use one of the following

- <u>Policy in Practice</u> for information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer's Allowance, Universal Credit, how these are calculated and how your benefits will be affected if you start work or change your working hours
- · entitledto for information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer's Allowance Universal Credit and how your benefits will be affected if you start work
- <u>Turn2us</u> for information on income-related benefits, tax credits, Council Tax Reduction, Carer's Allowance, Universal Credit and how your benefits will be affected if you start work or change your working hours
- 3. Before you use one of the benefits calculators, you'll need to have up to date information on your:
 - savings
 - income, including a partner's income if applicable (from payslips, for example)
 - existing benefits and pensions (including those of anyone living with you)
 - outgoings (such as rent, mortgage, childcare payments)
 - Council Tax.
- To find out what you're entitled to, click on one of the benefits calculators listed and follow the step-by-step instructions.

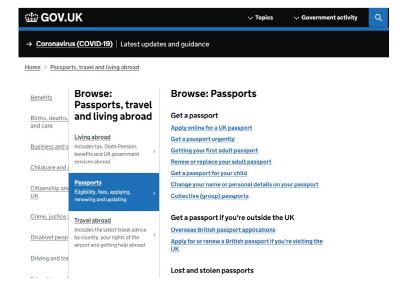
Alternatively, you can contact the Information and Advice team at your local Age UK or Age Cymru and they can do a full benefits check for you. You can find your local Age UK at www.ageuk.org.uk/services/in-your-area/

Passports

1. To apply for or renew a passport, go to the government homepage (www.gov.uk) and type in 'Passports' in the search bar and then click on the magnifying glass or press return. Or scroll the homepage until you find the link to 'Passports, travel and living abroad' and click on it.

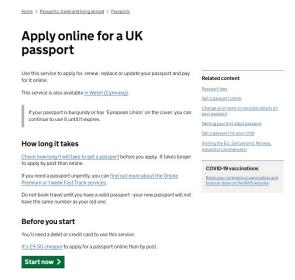


2. You'll then see a list of all the different things you can do relating to passports. In this guide we'll give you details on how to apply for a passport. To do this, click on 'Apply online for a UK passport'.



Note: the instruction process on the government website is the same whether you're applying for a new passport, renewing or replacing an old one, or updating your existing passport.

- 3. Before you go any further, make sure you have your debit or credit card handy, as you'll need to pay to use this service.
- Read the information on the 'Apply online for a UK passport' page and, once you are happy, click the green 'Start now' button.



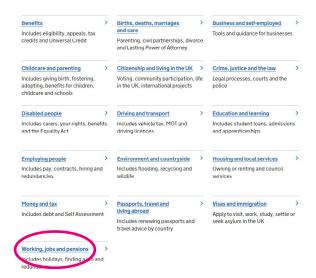
5. Follow the instructions and work your way through each step of the application process.



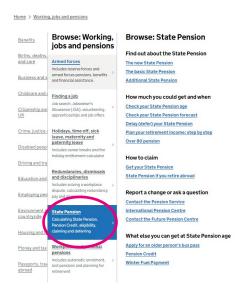
If you get stuck trying to apply for a passport online, help is available. Just click on the yellow link that says, 'I need help doing things online' and you can call the Passport Adviceline.

State Pension

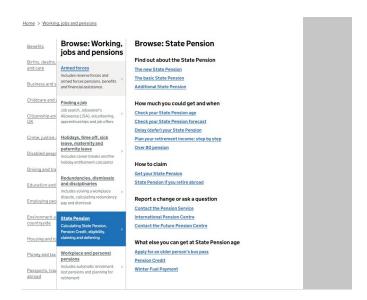
1. For information on your pension, go to the government homepage (www.gov.uk) and type in 'State Pension' in the search bar and then click on the magnifying glass or press return. Or scroll the homepage until you find the link to 'Working, jobs and pensions' and click on it.



2. An alphabetical list of options will pop up, scroll down to 'State Pension' and click on this.



3. You'll then be presented with a list of options to choose from:



4. The service you need will vary depending on your age and individual circumstances but you should be able to find all the information you need about your state pension on this website.

If you get stuck and need help with your state pension, a useful webpage to go to is 'Contact the Pension Service' (www.gov.uk/contact-pension-service) which has contact information, including how to get technical help with the online service.

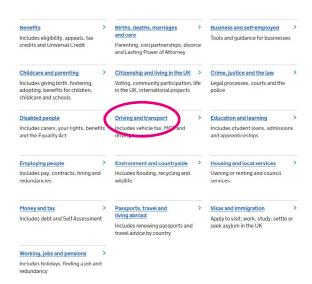
DVLA services

The UK government website is the home of the Driver and Vehicle Licensing Agency (DVLA). It provides a huge range of services but, for the purposes of this guide, we're just going to focus on helping you to renew your driver's licence and tax a vehicle.

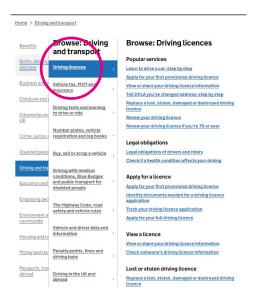
Renew or update your driver's licence

If you live in Great Britain (England, Wales or Scotland):

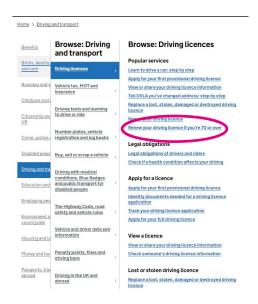
1. Go to the UK government homepage (www.gov.uk), scroll down and click on 'Driving and transport'.



You'll see a page with a range of different options relating to driving. Click on the top link which says 'Driving licences'.

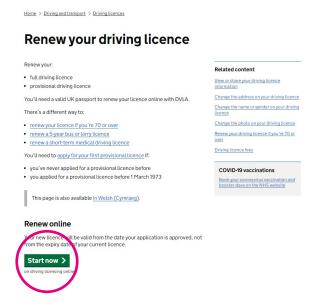


3. This will present you with a list of different services, including 'Renew your driving licence' and 'Renew your driving licence if you are over 70'. Click on the link that is relevant to you.

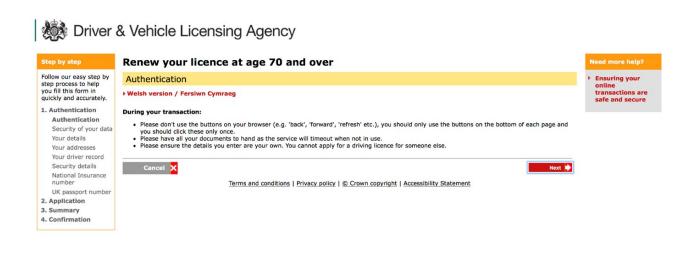


- 4. Before you go any further, you should have the following to hand:
 - an email address
 - addresses of where you've lived for the last 3 years
 - your National Insurance number (if you know it)
 - a valid UK passport number (if you want to change the licence photo)
 - a debit or credit card (though if you're over 70 you don't need to pay).

5. Once you've read all the information on the 'Renew your driving licence' or 'Renew your driving licence if you are over 70' page and you're happy to proceed, click on the green 'Start now' button.



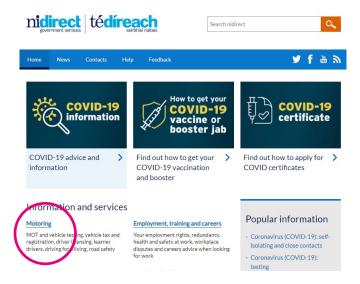
6. This will redirect you to the DVLA website. Follow the step-by-step instructions on this page to fill in your application.



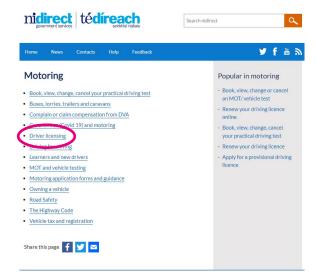
Applying for a driving license in Northern Ireland

If you live in Northern Ireland, applying for a driving licence is slightly different, so you need to do the following:

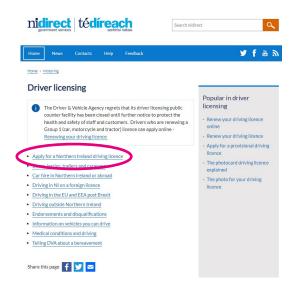
1. Go to the Northern Ireland government website **(www.nidirect.gov.uk)**. On the homepage, click on the link that says 'Motoring'.



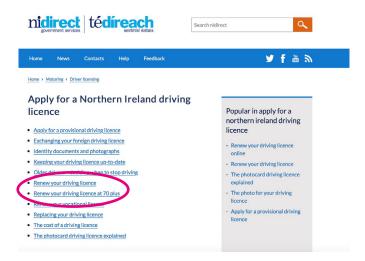
2. Scroll down the list and click on 'Driver licensing'.



3. On the next page, click on the top link that says, 'Apply for a Northern Ireland driving licence'.



4. Then, choose whether you need to 'Renew your driving licence' or 'Renew your driving licence at 70 plus'. Click on the link that is relevant to you.



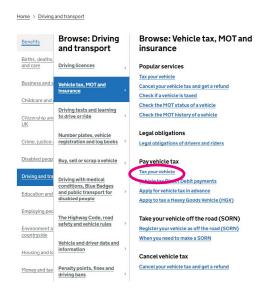
5. Read the information on the page you have selected to make sure you understand the process and what is required from you. Then click the link 'Renew your driving licence online'.

- **6.** Before you go any further, you should have the following to hand:
 - a digital photo
 - a credit or debit card (if payment is needed)
 - a valid email address
 - your Northern Ireland driving licence number and expiry date both can be found on the plastic card part of your driving licence.
- 7. Once you're happy to proceed, click on the green 'Renew your driving licence online' button and follow the step-by-step instructions.

Renew your driving licence online = >

Taxing a vehicle

- 1. If you own a vehicle, the DVLA will usually notify you by post when it's time to renew the tax on it. To do this, go to the government website (www.gov.uk) and click on 'Driving and transport'.
- 2. From the next page, select 'Vehicle tax, MOT and insurance' this will present you with a list of different services. Select 'Tax your vehicle'.



- 3. Before you go any further, you'll need a reference number, which you'll find on one of the following:
- a recent reminder (V11) or 'last chance' warning letter from DVLA
- your vehicle log book (V5C) it must be in your name
- the green 'new keeper' slip from a log book if you've just bought it.

You'll also need a debit or credit card to pay, or you can set up a direct debit using your bank details.

Note: you must tax your vehicle even if you don't have to pay anything.

4. Once you have the information you need, click on the green 'Start now' button and follow the step-by-step instructions.

 $\underline{\mathsf{Home}} \, > \, \underline{\mathsf{Driving}} \, \mathsf{and} \, \mathsf{transport} \, > \, \underline{\mathsf{Vehicle}} \, \mathsf{tax}, \mathsf{MOT} \, \mathsf{and} \, \mathsf{insurance}$

Tax your vehicle

Tax your car, motorcycle or other vehicle using a reference number from:

- a recent reminder (V11) or 'last chance' warning letter from DVLA
- your vehicle log book (V5C) it must be in your name
- the green 'new keeper' slip from a log book if you've just bought it

If you do not have any of these documents, you'll need to apply for a new log book.

Register your vehicle as off the road (SORN)

You can pay by debit or credit card, or Direct Debit.

You must tax your vehicle even if you do not have to pay anything, for example if you're exempt because you're disabled.



Related content

Check if a vehicle is taxed

Vehicle tax Direct Debit payments

Cancel your vehicle tax and get a refund

COVID-19 vaccinations

Blue Badges

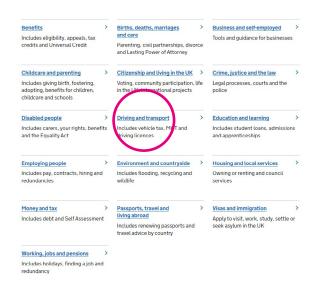
Blue Badges help people with disabilities or health conditions park closer to their destination.

Blue Badge eligibility depends on which part of the UK you live in. To check if you're eligible, read your country's quidance:

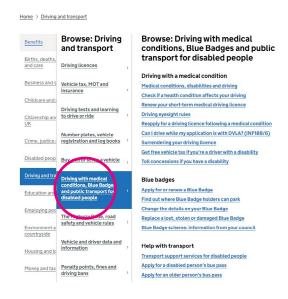
- England (www.gov.uk/government/publications/blue-badge-can-i-get-one/can-i-geta-blue-badge)
- Scotland (www.mygov.scot/apply-blue-badge/eligibility)
- Wales (www.gov.wales/blue-badges-eligibility)
- Northern Ireland (www.nidirect.gov.uk/services/apply-or-renew-blue-badge-online)

If you're eligible to apply and live in England, Wales or Scotland, follow these steps:

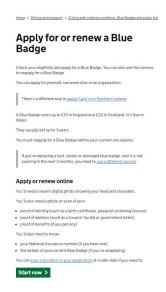
1. Go to the UK government homepage (www.gov.uk), scroll down and click on 'Driving and transport'.



2. From the list of services, click on 'Driving with medical conditions, Blue Badges and public transport for disabled people'.



3. Scroll down the next list until you see the section on 'Blue Badges'. Click on the link that says, 'Apply for or renew a Blue Badge'.



- 4. Before you go any further you will need:
 - a recent passport-style photo
 - a photo or scan of your document (to scan a document, you need a printer with a scanner):

proof of identity (such as a birth certificate, passport or driving licence) proof of address (such as a Council Tax bill or government letter) proof of benefits (if you get any)

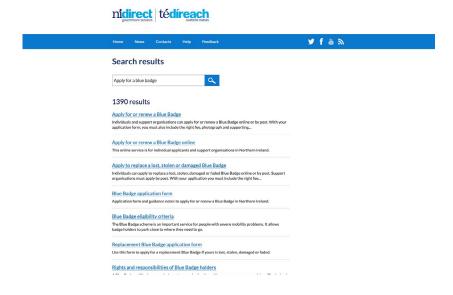
- your National Insurance number
- details of your current Blue Badge (if you're reapplying)
- a debit or credit card for payment.
- 5. Once you have everything you need, click on the green 'Start now' button to begin your application.

Note: if you get stuck or feel overwhelmed, you can save your application at any time and return to it later.

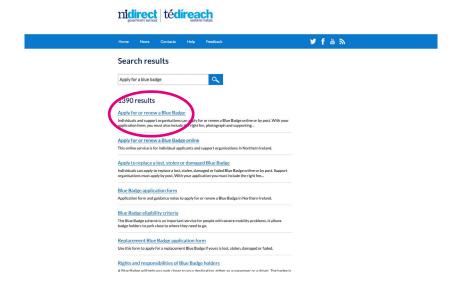
Applying for a Blue Badge in Northern Ireland

If you live in Northern Ireland, follow these steps:

1. The easiest way to apply for a Blue Badge is to go to the Northern Ireland government homepage (https://www.nidirect.gov.uk) and type 'Apply for a Blue Badge' into the search bar and then click the magnifying glass or press the return key.



2. From the list of search results, click on 'Apply for or renew a Blue Badge online'.



3. This page will then explain what you need to apply for a Blue Badge.

Before you go any further, you'll need to have the following to hand:

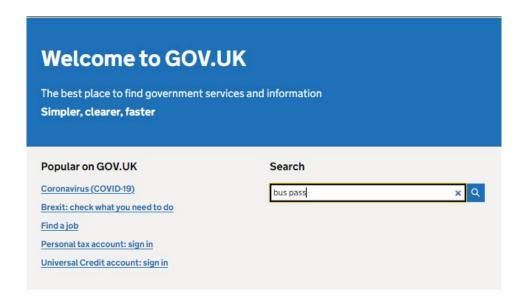
- your National Insurance number
- a digital copy of evidence to prove eligibility for example, a letter of award or entitlement, or supporting medical evidence
- a recent passport-style photo
- a debit or credit card for payment.
- **4.** Once you have everything you need, click on the green 'Apply for or renew a Blue Badge' button to begin your application.

Apply for or renew a Blue Badge □ >

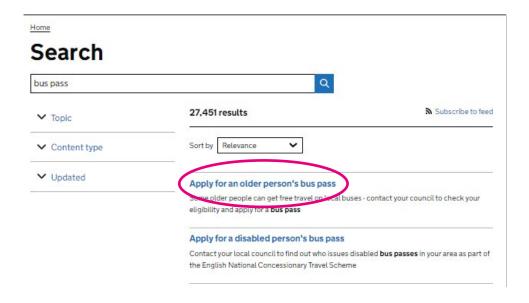
Bus passes

If you're over 60 and live in Wales, Scotland or Northern Ireland, you can apply for a free bus pass. In England, you can get a bus pass for free off-peak travel when you reach the State Pension age. The exception is if you live in London, where, if you are over 60, you can travel for free on buses, tubes and other transport (but only within the London area). The easiest way to apply is to go to the UK government website **(www.gov.uk)** and follow these steps:

1. On the homepage, type in 'Bus pass' in the search bar and click on the magnifying glass or press return.



2. In the search list, click on the link that reads 'Apply for an older person's bus pass'.



3. If you live in England or Wales, type your postcode into the box and click the green 'Find' button. This will then direct you to your local authority's website where you should find step-by-step instructions to applying for a bus pass.

Apply for an older person's bus pass



If you live in Scotland, click on the 'Scotland' link and you'll be taken through to the Transport Scotland website. This will then give you details of how to apply for a National Entitlement Card, which allows free bus travel around Scotland.

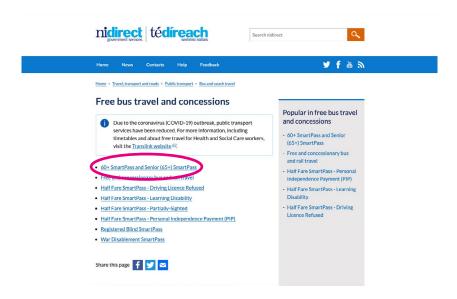
If you live in Scotland or Northern Ireland

You get an older person's bus pass when you're 60. Apply if you're in:

- Scotland
- Northern Ireland

If you live in Northern Ireland, click on the 'Northern Ireland' link, which takes you through to the government website (www.nidirect.gov.uk/information-and-services/bus-and-coach-travel/free-bus-travel-and-concessions), where you'll find information on how to apply for a national bus pass.

Note: you can't apply online for a bus pass in Northern Ireland. You need to fill in a manual application form. Details are on the government website.



Utility provider services

Nowadays, most utility providers, such as gas and electricity companies and phone and broadband providers, prefer customers to communicate with them online, rather than over the phone or in person. This means it can be useful to set up online accounts with your utility providers.

Not only can you keep track of your latest bills and any direct debits, you can also see what tariff you're on, check if you're due any upgrades and access any account benefits you might be entitled to.

Every utility provider has its own website, all of which look slightly different and have different menus and navigations, but the way you access your online account should be fairly standard.

Registering an account

To access your utility provider accounts, you first need to set up an online account with them.

1. Go to your utility provider's website. You'll usually find this on the last letter you received from them by post. Or you can go to a search engine like Google or Bing and type in the name of the company you're looking for (such as BT, British Gas or Vodafone).

- 2. Click on the utility provider's website and you'll arrive at its homepage.
- **3.** To register for a new account, you'll normally find a sign-in or log-in button in the top right-hand corner of the website's homepage. This will be labelled 'Sign in' or 'Log in' or be prefaced with the word 'My', indicating your personal account area of the website for example, 'My Vodafone'.
- **4.** If it's your first time visiting the website, you'll be asked to register for an online account. To do this, you'll generally be asked to enter your name, address and email address, and the account number associated with that account. You'll find your account number at the top of your last paper bill.
 - If you're not sure what your account number is and you have no clear way of accessing your account, don't worry. You can call your utility provider and they'll talk you through the process.
- **5.** To register for an online account, you'll also need to set a password. This should be something that is unique to you and shared with no one else (see our password tips on **page 48**).
- **6.** Once you've set your password, you'll usually be prompted to go to your email to verify your account. This simply means checking your email inbox to see if there's an email from your utility provider asking you to confirm your password. Open the email and click on the link to activate your account.
- **7.** You can then return to your utility provider's website and log in to your account using your username or email address and password.

As mentioned, every utility provider has a different website, but once you're logged into your account you should be able to do the following:

- Manage your account view, edit and update your personal information such as your name and address. You can usually also change any passwords associated with your account.
- **View bills** review your billing history and get details of any forthcoming bills and charges.
- Make a payment if you have any outstanding debts or one-off charges, you can log in to your account and settle these using your debit or credit card.
- Enter meter readings if your energy (gas or electric) is on a meter, you can log into your online account and upload your meter readings. This will make sure your bills are kept up to date and you're on the right tariff for your usage.
- **Review your tariff or package** whether it's electricity, gas, broadband or phone, you can log in to your account to see what deal you are currently on with your utility provider and check when you might be eliqible for an upgrade.

Paying your TV licence

Everybody who has a TV or streams TV programmes on a device needs to have a valid TV licence. You're only eligible for a free licence if you're over 75 and receive Pension Credit or live with a partner who receives Pension Credit. You're eligible for a discount if you live in residential care or are registered blind.

To renew an existing TV licence and pay for it online you need to:

- 1. Go to www.tvlicensing.co.uk
- 2. Click on 'Renew' and enter your TV licence or customer number. This can be found on the last letter or email you were sent by TV Licensing.
- **3.** You then need to enter your surname and postcode and click 'Sign in'.



4. Once signed in, follow the steps on the website to renew.

To apply for a brand new TV licence and pay for it online, you need to:

- 1. Go to www.tvlicensing.co.uk
- 2. Click on 'New licence'. A drop-down form will appear with a range of questions to fill in. Complete the form and click 'Continue'. This will take you to the payment information.

3. Follow the steps to complete your payment information and confirm the payment.



5. Keeping your passwords safe

5. Keeping your passwords safe

While it can be tempting to stick to the same one or two passwords for all your online accounts, we recommend you avoid doing this. The more often you use the same password, the less secure your accounts will be. To keep your personal information safe, have different passwords for different services.

Choose strong passwords that only you will know. Avoid using anything obvious like names, children's names or your address. Also, avoid choosing weak passwords like '12345' that someone might easily guess.

Some websites will ask you to use a combination of upper and lower case letters, alongside symbols and numbers. But if they don't ask you do this, the National Cyber Security Centre (NCSC) advises you use three random words, like 'cupdoqlight' or 'keyarrowpicture' - but don't use our examples. For more advice on this, see the NCSC website: www.ncsc.gov.uk/blog-post/three-random-words-or-thinkrandom-0

Never write down your password. If you need a written reminder, try to write a hint that only you'll understand, rather than the actual password. Better still, use a password manager app. These are apps that you download to your smartphone or tablet and can be used to store all your usernames and passwords. The data is encrypted, meaning it is secure within the app. Some popular password manager apps include: Bitwarden, mSecure, LastPass and 1Password.

A final thing to remember is never to share your password with anyone. No legitimate local service provider will ever ask you to share a password online, either by email or on their website. So, if someone does ask, then the chances are it's a scam and should be ignored.

Next Steps

Once you've read this guide and you feel comfortable accessing your local services online, we've got lots more useful information to share with you. You might want to look at the following guides next:

- A beginner's quide to staying safe online
- A beginner's guide to using apps
- A beginner's guide to online shopping

and now feel confident accessing local services online.

My Age UK Digital Champion

Telephone number:

We hope you've enjoyed working your way through this guide

Natas			
Notes			

We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 678 1602

Lines are open seven days a week from 8am to 7pm. You can find more information at **www.ageuk.org.uk**