

You are not alone

 **Five ways** to help
you manage your
money 



Find out how we can support you
myclarionhousing.com/money



Everyday costs of living are increasing. At Clarion, we have always been committed to supporting our residents and we want you to know that **you are not alone**. Here are some important sources of help if you're finding it tough to make ends meet, or things feel overwhelming. We know it can be difficult to ask for help, but don't wait until it's too late. Take a look at this booklet, take action and please get in touch.

1



Check your entitlements

Help available	Who is eligible	Where to check
Extra benefits and support include Universal Credit, Pension Credit and Carers Allowance	Check by using our independent calculator to accurately find out what benefits you can claim	myclarionhousing/benefitcalculator
Various household costs support including Council Tax Reduction - your bill could be reduced by 100%	Dependant on individual circumstances, including if you have low income or claim benefits	helpforhouseholds.campaign.gov.uk
Cost of living support	Various - dependent on benefits and situation	
Heathy Start Scheme helps to buy milk, fruit and vegetables	10 weeks or more pregnant or have a child under 4 and receive qualifying benefits	
Free school meals	If you claim qualifying benefits	
Childcare costs	Help is available even if you don't claim benefits.	
Warm Home Discount	Low income households with high energy costs	
Transport costs including 50% off travel and bus passes	Qualifying benefit or age	
Health costs for prescriptions/dental/glasses	If you have a low income	nhs.uk/nhs-services/help-with-health-costs
Charitable grants	Assessed on your situation	grants-search.turn2us.org.uk

2



Review your household budget

The best way to feel in control of your money is to use a budget planner to go through everything you spend. This includes regular bills and all expenses and one-off payments, such as gifts, school uniform and insurance. Try keeping a daily record because small amounts quickly add up.



The independent Money Helper website has a simple online budget planner that can be really helpful.

Visit [moneyhelper.org.uk](#)

3



Get the best deals

Practical help to save money on the cost of running your home.



Energy (gas and electricity)

- Check with your supplier to make sure you're getting the best deal. Current high energy prices mean a fixed deal may not suit you but ask your energy supplier for advice.
- Switch tariff or supplier to save money. Use a comparison site recommended by Ofgem. Visit ofgem.gov.uk
- Take regular meter readings to see how much you use. Consider a smart meter to see daily costs.
- Try to top up prepayment meters all year round so you have more credit in the winter months.
- If you are older, have young children, a health condition or disability, ask to go onto the priority services register with your supplier.
- For more energy tips visit energysavingtrust.org.uk



Water

- Find out if your water company offers a reduced tariff for low income households as these can reduce your bills by up to 90% but vary by area. Visit water.org.uk
- A water meter may save you money. Visit ccwater.org.uk/watermetercalculator to see if you would be better off getting a water meter installed.



Food

- If you are in urgent need of food, please contact your local authority or the Trussell Trust for emergency help. To find your nearest food bank visit trusselltrust.org
- Many councils have schemes to help low income households. For more information visit your local council website.



Phone / internet and TV packages

- Use a comparison site to check you're on the cheapest deal. Review your package regularly, only pay for what you need, and cancel old subscriptions.
- Most broadband providers offer social tariffs for people on benefits. Use a comparison site recommended by Ofcom to compare deals and find the best offers. Visit ofcom.org.uk
- If you're thinking of cancelling a TV licence to save money, remember that if you watch or record live TV or use BBC iPlayer without a licence you may be prosecuted and fined up to £1,000. For more information visit tvlicensing.co.uk



Ask for help from other providers

- Always speak to your provider if you are experiencing difficulties.
- Always negotiate or shop around at the end of a contract as the first price may not always be the best.



The best deals are often online. Our Clarion Futures Digital team can help you get online safely, improve your digital skills and provide equipment loans.

Email

futuresdigital@myclarionhousing.com

4



Don't wait until it's too late. Take action on debt.



If you have bills or borrowing that you cannot afford to pay on time, you can get free independent debt advice. A debt advisor can help you get some breathing space to manage your situation better and work out the best way forward with you. Always use a free and independent financially regulated service. We are partners with StepChange, who provide free expert debt advice and can recommend solutions to suit your situation.

Visit [stepchange.org](https://www.stepchange.org) or call for free on **0800 138 1111**.

Trouble paying your rent

If you are worried about paying your rent, ask us for help. We have specialist teams who can help. More information can be found at myclarionhousing.com

Avoid loan sharks

Loan sharks take advantage of people struggling who feel they have nowhere else to turn. If you are offered money with little paperwork but high charges always say no and get free help from a debt advice charity.

If you are a victim of a loan shark, please get help online from [stoploansharks.co.uk](https://www.stoploansharks.co.uk) or call **0300 555 2222** to speak to Stop Loan Sharks any time of day or night.

5



Get the extra help you need

- Clarion Futures Jobs and Training**
 Our dedicated team can provide tailored support to help overcome any barriers to employment you may be facing. This includes helping with CVs, job searches, training and apprenticeships and providing access to grants to help with retraining, returning to work or setting up your own business.
- Clarion Futures Money**
 We can help you work out a realistic household budget, understand your energy costs, check you are getting the best deals and feel more in control. Practical help with food and energy costs is also possible for households who want to work with us.
- Clarion Futures Digital**
 We can help with digital skills and can provide equipment, including laptops, tablets and data, so you can get online safely and securely.
- Clarion Housing Sustainment and Benefits service**
 We can help you to understand and access the benefits you are entitled to. We also offer support to manage your tenancy if you are feeling overwhelmed or finding it difficult to cope.

Wellbeing

Money worries can have an impact on your mental health and wellbeing, leading to stress, anxiety, and loss of sleep.

Things may sometimes feel overwhelming but remember that you are not alone, and we are here to help.

If you are struggling, visit myclarionhousing.com/wellbeing

If you need urgent support, please phone the emergency services on **999**.

You can also get free help 24/7 by phoning Samaritans on **116 123**.

Clarion Housing

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 myclarionhousing.com

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Useful websites

Clarion Housing
myclarionhousing.com/money

Money Helper
moneyhelper.org.uk/en

Citizens Advice
citizensadvice.org.uk

Government services
and information
helpforhouseholds.campaign.gov.uk

