What benefits can I apply for?

If you are struggling financially with the cost of living, you can check if you are eligible to claim benefits. If you are already in receipt of benefits, you can also check if there are any additional benefits which you may be able to apply for. Benefits are not just for those who are out of work and Government financial support aims to help those in different circumstances. There are millions who are not receiving the financial support that they are entitled to so if you are struggling, benefits calculators are a great way to see what you may be entitled to based on your circumstances.

You will need to be prepared to answer a number of questions relating to existing income, number of dependents, any disabilities, and the accommodation you reside in. Upon completion you will be provided with a report of what you could you be entitled to which you can discuss with your support worker, adviser, or with a local citizens advice adviser.

There are different free and independent calculators available.

- For a quick overview and report we recommend using the Turn2Us Calculator. You can access the calculator here: https://benefits-calculator.turn2us.org.uk/

- For a more detailed overview we recommend using the Entitledto Calculator. This can be a useful calculator if you're already in receipt of benefits and/or if you are sick or disabled. You can access the calculator here: https://www.entitledto.co.uk/

Recommended Reading:

The following organisations have some fantastic resources available on the different types of financial support available:

- Citizens Advice: https://www.citizensadvice.org.uk/benefits/benefits-introduction/
- Turn2Us: https://www.turn2us.org.uk/Get-Support/Information-and-help
- Contact (for families with disabled children): https://contact.org.uk/help-for-families/information-advice-services/benefits-financial-help/
- Martin Lewis: https://www.moneysavingexpert.com/benefits/
- BenefitsGuide.co.uk: https://www.benefitsguide.co.uk/
- Carers UK: https://www.carersuk.org/help-and-advice/financial-support/
- Scope: https://www.scope.org.uk/advice-and-support/benefits/
- Money Helper: https://www.moneyhelper.org.uk/en/benefits/problems-with-benefits/where-to-get-help-and-advice-about-benefits

You can also visit the Gov.UK site here: https://www.gov.uk/browse/benefits

Money and Mental Health:

Financial worries can be overwhelming. Severe debt can cause mental health problems and vice versa. Martin Lewis and the Money Saving Expert team have developed a Mental Health and Debt Guide which is a booklet dedicated for those with mental health problems who are in need of financial advice. You can download the booklet here: https://www.moneysavingexpert.com/content/dam/mse/mentalhealthguide-Jan-2023.pdf

Struggling in debt?

If you are in debt and need support there are some steps you can take in terms of money management. We support Martin Lewis' advice to avoid any company advertising debt solutions or loan consolidation. The Martin Lewis site has some excellent self-help tips and steps which you can view here: https://www.moneysavingexpert.com/loans/debt-help-plan/

If you have tried to manage your finances yourself and it has not worked and debt is becoming or has become a crisis for you then there is excellent help and advice available at one of the debt help organisations listed below:

- Citizens Advice: https://www.citizensadvice.org.uk/debt-and-money/debt-solutions/
- National Debtline: http://www.nationaldebtline.org/
- Step Change: http://www.stepchange.org/