

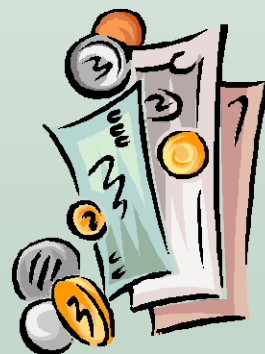
ADVICE SERVICES

- **READING WELFARE RIGHTS** - benefits, debt & housing advice 0118 955 1070
- **CITIZENS ADVICE BUREAU** - for benefits, debt, money advice & more 0845 071 6379 or www.adviceguide.org.uk
- **AGE CONCERN BERKSHIRE** - debt advice for the over 60's 0118 959 4242
- **NATIONAL DEBTLINE** - comprehensive debt advice 0808 808 4000 or www.nationaldebtline.co.uk
- **CONSUMER CREDIT COUNSELLING SERVICE** - debt advice 0800 1381111 or www.cccs.co.uk
- **HOUSING ADVICE SERVICE** - housing advice and options 0118 939 0089
- **HOUSING & COUNCIL TAX BENEFITS** - 0118 939 0824 or at the Civic Offices
- **THE PENSION SERVICE** - to apply for Pension Credit and Attendance Allowance 01344 744 912
- **DEPARTMENT FOR WORK & PENSIONS** - for a full list of Welfare Benefits www.dwp.gov.uk
- **HM REVENUE & CUSTOMS** to apply for Tax Credits 0845 300 3900 or visit www.hmrc.gov.uk/taxcredits
- **DIRECTGOV** - comprehensive advice on money matters and on-line benefits checker www.direct.gov.uk



Beat the Crunch

Advice and tips to help you
survive the downturn



[www.reading.gov.uk/
beatthecrunch](http://www.reading.gov.uk/beatthecrunch)

MANAGE YOUR MONEY

MAXIMISE YOUR INCOME

- Check you are getting the **BENEFITS AND TAX CREDITS** you are entitled to. For example:
 - If you are **60 YEARS OR OVER** you may be entitled to Pension Credit and/or Attendance Allowance
 - **FAMILIES WITH CHILDREN** may be entitled to Tax Credits, Child Benefit and a range of other payments
 - People with **DISABILITIES** may be entitled to Disability Living Allowance
 - If you are a **CARER** (i.e. you look after a dependent adult or disabled child) you may get Carers' Allowance
 - People of **WORKING AGE** may qualify for Income Support, Jobseekers Allowance or Working Tax Credits
 - Anyone on a **LOW INCOME** may be entitled to Housing and/or Council Tax Benefits, Cold Weather Payments or a grant or loan to help in a crisis

For more information visit www.dwp.gov.uk, call Jobcentre Plus helpline on 0800 055 6688 or contact one of the local advice services listed on the back of this leaflet

- See if you can work overtime/extra hours
- Join LETS - a scheme which lets you exchange goods and services with other people without using money - 0118 942 2437 or www.readinglets.ik.com

SET A BUDGET

- **ADD UP YOUR INCOME AND EXPENSES** (*including bills you only pay once a year*) so you are clear about your financial position
- **CUT BACK** on non-essential items
- **ONLY SPEND WHAT YOU CAN AFFORD TO PAY BACK**

DEAL WITH DEBT

- Always plan to **PAY YOUR PRIORITY EXPENSES FIRST** (mortgage/rent, Council Tax, fuel, Income Tax, fines, credit and loans secured against your home, maintenance and arrears) - the consequences of not paying are severe!
- If you can't pay what you owe **TELL YOUR CREDITORS STRAIGHT AWAY** - negotiate a realistic and affordable plan to pay off what you owe
- **DON'T BORROW MORE TO PAY OFF DEBTS** - however, if the interest rate on your loans is high think about switching to a lender like Reading Credit Union (0800 321 3803) who offer lower interest loans and financial advice

GET ADVICE & SUPPORT

- Use one of the free confidential debt advice services listed on this leaflet to help you get back on track

BE ENERGY SMART

SWITCH & SAVE

- Save on your gas and electricity visit/ call [www.energyhelpline.com/0800 074 0745](http://www.energyhelpline.com/0800%20074%200745) or [www.moneysupermarket.com/0844 482 3515](http://www.moneysupermarket.com/0844%20482%203515) to compare suppliers
- Save more by paying by direct debit and choosing internet billing
- If you are on a low income ask your supplier about their Social Tariff
- If you have a prepayment meter contact **Ebico** (0800 458 7689) - they may offer a cheaper rate



SAVE ENERGY

- **USE LESS ENERGY:** Use energy saving light bulbs, turn your thermostat down by 1^oc and wear more layers, turn lights off when you leave a room, don't leave appliances on standby, don't overfill your kettle, wash clothes at 30^oc and choose energy efficient appliances
- **IMPROVE THE THERMAL EFFICIENCY OF YOUR HOME** by installing loft and/or cavity wall insulation etc. If you are on a low income you may qualify for grants or discounts to help pay for this.

Struggling to pay your energy bills?
Call the **HOME HEAT HELPLINE**
0800 336 699

NET A BARGAIN

Use the internet to find the best prices for goods and services. Even if you don't buy on-line you can use the information to haggle in the shops.

- www.consumerfocus.org.uk has a list of accredited energy comparison sites
- www.moneymadeclear.fsa.gov.uk compares financial services like mortgages, savings and investments (*always get proper advice to make sure the product is right for you*)
- Sites like www.moneysupermarket.com or www.gocompare.com compare insurance (*always check the policy gives you the cover you need*)
- Sites like www.mysupermarket.com compare prices between supermarkets or visit www.madaboutbargains.co.uk for details of the latest special offers
- If you are after a specific product use a 'Shopbot' (like www.kelkoo.co.uk or uk.shopping.com) which search many on-line stores so you can see who is offering the best price
- Sites like www.vouchercodes.co.uk, www.myvouchercodes.co.uk or www.hotukdeals.com provide on-line discount codes and printable vouchers

Access the Internet FREE at the
Civic Offices or your local library

WATCH YOUR WASTE

- 33% of the food we buy ends up in the bin, costing the average family £420 a year. Minimise waste and save money:
 - Plan meals and make a shopping list so you only buy what you need
 - Visit www.lovefoodhatewaste.com for ideas to reduce waste and save money
- One man's trash is another man's treasure!
 - Join www.freecycle.org/group/uk to find a new home for unwanted items and/or get the things you want free of charge

MILES BETTER OFF

- Save on the buses in Reading with a weekly/monthly ticket 0118 959 4000
- Visit www.petrolprices.com to find the cheapest petrol locally
- Book in advance and save around 33% on train fares visit www.thetrainline.com or call 0870 010 1296

NEW DIRECTIONS

- FREE careers advice and guidance, employment support and a range of part-time courses 0845 842 0012

www.newdirectionsreading.co.uk

FREE FREE TIME

Make the most of FREE or discounted local leisure facilities and activities:

- Reading residents can enjoy discounts on a range of activities in the Council's sports centres, theatres and events with '**YOUR READING PASSPORT**' (some *activities are FREE for people who are over 60, have a disability or on a low income*). Many local business also offer special rates to Your Reading Passport holders. Join at your local library or sports centre. (0118 939 0386 www.reading.gov.uk/passport)
- Visit the **MUSEUM OF READING** (0118 939 9800) for a range of FREE exhibitions, events, activities, talks and tours (including holiday activities for children) or **BLAKES LOCK MUSEUM** for a history of Reading's two rivers
- Join **READING LIBRARIES** (0118 901 5950) - as a member you can borrow books, access the Internet and join in with a range of activities (including holiday activities for children) for FREE
- Visit one of Reading's **PARKS** (0118 939 0386) or **WOODLAND AREAS** or take a walk along the **RIVERSIDE** for a healthy dose of fresh air and exercise.

www.reading.gov.uk/leisureandculture