

What is the purpose of the service?

The main purpose is to maximise a household's income by providing information and advice on:

- ❖ Welfare benefits
- ❖ Maximising income

Welfare rights

The money advice officer can offer help and advice on a wide range of benefits. An important part of the money advice officer's job is encouraging people to apply for benefits they may be entitled to and offering customers help to complete claim forms.

The following are just a few of the many benefits available:

- ❖ **Income Support**
A means-tested benefit (based on financial circumstances) paid to people who are sick or lone parents whose income is not enough to meet their needs.
- ❖ **Housing Benefit**
This is a means-tested benefit to help individuals and families with low income to pay their rent.
- ❖ **Council Tax Benefit**
This is a means-tested benefit to help individuals and families with low income to pay their council tax.
- ❖ **Child Tax Credit**
This is a means-tested payment for people who are responsible for children, whether they are in or out of work.
- ❖ **Working Tax Credit**
This is a means-tested payment for those in low paid work.
- ❖ **Attendance Allowance and Disability Living Allowance**
A benefit paid no matter what other income a person may have based on how much difficulty they have managing their own personal care

- ❖ Pension Credit
A means-tested benefit for people aged 60 or over (this will increase in line with new retirement ages)
- ❖ Employment / Support Allowance
Provides financial help to people who are unable to work because of illness or disability. It also provides personalised support to those who are able to work.

Maximising income

The aim of the money advice officer is to make the most of your income by:

- ❖ increasing your income where possible
- ❖ reduce outgoings
- ❖ draw up a realistic budget to help you manage your money more efficiently
- ❖ prioritise debts to avoid legal action

Some options for dealing with debt

Administration order - when one or more of your debts has been the subject of a county court judgement, you may get help from the court who will act on your behalf by sharing out a sum agreed amongst your creditors.

Distress warrants - when threatened with seizure of goods, there are steps that can sometimes have this set aside.

Money Advice surgeries

Surgeries are held at several housing offices. Contact us to arrange an appointment.

Appointments and visiting service

To arrange an appointment to see a Money Advice Worker please call us free on 0800 25 26 27. We also offer 'drop in' sessions at our Festival Avenue Housing Office on a Monday and Friday between 10am and 4pm and telephone interviews.

If you are elderly or disabled and not able to come into the office we can visit you in your home by appointment. Please call us free on 0800 25 26 27 to arrange a convenient day and time.

You can also get help with money advice from other agencies, such as the Citizens Advice Bureau.

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Please just contact a member of staff at Golden Gates Housing Trust free on 0800 25 26 27



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