



Money Guidance Service Toolkit

Factsheet 3 – Generating additional income

This factsheet will help you to check which benefits you are entitled to and other ways to increase your income. Please also use our other factsheets to create a budget and look at your expenditure.

Help available with the rise in the cost of living

The price of essentials is rising, but the government has put some support in place to help. Find more information on help available on the [MoneyHelper Support page](#).

Fuel and energy bills

The rising cost of fuel charges can be difficult for us all. In addition to Government initiatives, some fuel providers can give grants to help with fuel arrears. Find out about open and upcoming schemes at [Charis Grants](#).

You can also find some money-saving tips for your energy bills at:

- [MoneySavingExpert](#)
- [NEA – Key things to do if struggling with energy bills](#)

Council Tax

Depending on your income, you may be entitled to help through [Council Tax Reduction](#). There may also be other ways to get help with your [Council Tax](#) bill.

Rent

If you, or your partner, are under pension age, you may be entitled to help toward your rent through Universal Credit.

If you're over pension age or are living in supported, sheltered, or temporary accommodation, you may be able to claim [Housing Benefit](#).

You may also get extra help through [Discretionary Housing Payments](#).

In Scotland, visit the [MyGov website](#), and in Northern Ireland, visit the [NIHE.Gov](#) site for more information.



Mortgage

If you have a mortgage, you could be entitled to help towards the mortgage interest through [Support for Mortgage Interest \(SMI\)](#). Also [find out about other help available to you with your mortgage](#).

However, we strongly recommend you get legal advice before applying for any of this support so that you understand the implications which could include a charge being placed on your property.

Renting a room

Learn more about the [Rent a Room scheme](#). If you want to rent a room out, check with your landlord or mortgage provider first and check how the income could affect your benefits.

Checking your benefit entitlement

Checking if you are entitled to any benefits is a good idea. You can do this by going to [Turn2Us Benefit Calculator](#) or the [Entitled To Calculator](#).

Universal Credit

If you, or your partner, are working age, you may be entitled to [Universal Credit](#).

If you have difficulties controlling your spending, you can get Universal Credit paid to your partner instead or split the payment between you. Read more on [alternative payment arrangements](#).

Pension Credit

If you and your partner (if you have one) are over pension age, you may be entitled to [Pension Credit](#).

Disability Living Allowance, Personal Independence Payment and Attendance Allowance

If you or a family member have a long-term health issue or disability, you may be entitled to claim additional benefits. The benefit you could claim depends on your age:

- **Children under 16:** You may be able to claim [Disability Living Allowance \(DLA\)](#).

- **People of working age:** You may be entitled to claim [Personal Independence Payment \(PIP\)](#).

- **People over pension age:** You may be entitled to claim an [Attendance Allowance](#).

Carers Allowance

You may be entitled to [Carers Allowance](#) if you care for someone who receives certain rates of Disability Living Allowance, Personal Independence Payment or Attendance Allowance.

The forms to claim the allowances can be long and detailed, and you may find it helpful to get some advice on completing them.

You could contact a local advice agency to get some help. However, if the benefit is refused when you claim, please seek advice about whether you could challenge the decision, as decisions might be changed if looked at again.

Help with food

Check for your [local foodbank](#) that could help or find your local '[Community Fridge](#)'. Find out what [other help might be available](#) for you.

Help with preschool children

The [Healthy Start Scheme](#) is a government initiative in England, Wales and Northern Ireland for pregnant women over ten weeks or children under four. You can get help buying healthy foods such as milk and fruit or get free vitamins.

In Scotland, you may be able to access the [Best Start Grant scheme](#). They are payments that help towards the cost of being pregnant or looking after a child.

You may be able to get help with food for children in school, ie. Applying for free school meals:

- In [England](#)
- In [Wales](#)
- In [Scotland](#)
- In [Northern Ireland](#)

Help with clothes for school

- In [England](#)
- In [Wales](#)
- In [Scotland](#)
- In [Northern Ireland](#)

Non-dependants contributions

If your child is over 18 and lives with you, or another adult lives with you, they may be non-dependants. They may or may not be contributing to the household finances. Having non-dependants living with you can reduce the amount you receive of certain benefits. You can find out who is considered a 'non-dependant' for benefits purposes at [Entitled To](#).

You should check how much is being deducted from your benefits and make sure any contributions non-dependants make are enough to cover these reductions.

Even if you don't receive benefits, you could still review the contributions non-dependants make and see if they might be able to contribute any more to help with household expenses.

Local authority welfare funds

Local authorities can offer funds to households in need of essential items. Eligibility criteria vary by location. Find out more at:

- England – Contact your [local council](#)
- Scotland – [Scottish Welfare Fund](#)
- Wales – [Discretionary Assistance Fund](#)
- Northern Ireland – [Finance Support](#)

Grants and local charities

Check if you may be eligible for a grant at [Turn2Us](#).

Saving money on general spending

The [MoneySavingExpert website](#) has lots of helpful tips on cutting costs!



We've got you.

We understand that money problems can feel overwhelming.

Whether you are looking for support for yourself, a friend or a family member, GamCare can help.

When you're ready to talk, we're ready to listen.

Call us free on **0808 8020 133** or chat to an adviser at **www.gamcare.org.uk**