

## Factsheet

For single parents in England and Wales **May 2016**

Freephone

**0808 802 0925**

**Gingerbread Single Parent Helpline**

## Making ends meet

This factsheet offers advice and information on how you can keep track of the money you have coming in and manage how much goes out.

If you're living on a tight budget, making ends meet can be a daily challenge. To stay in control, it helps to have as much information on your finances as possible, and to make use of the advice and tools that are available to help manage your money.

You'll find tips on how to budget, ways to save money on your household bills and education costs, and advice on how to maximise the money you have coming in. There's also guidance on how to deal with debt and where to turn in difficult times.

For specific advice on child maintenance or tax credit and benefit entitlements, call the [Gingerbread Single Parent Helpline](tel:08088020925) on 0808 802 0925. Calls are free.

## Maximising your income

### Check your benefit entitlement

Make sure you're getting everything your family is entitled to. You can go online to check your benefit entitlement: search for the [Turn2us benefit calculator](#). You can also call our helpline and our advisers will check that you're receiving the right benefits and tax credits.

### Recent benefit claims

You might be able to apply for a 'short-term benefit advance' from Jobcentre Plus if you're in financial hardship and are waiting for your first benefit payment. Apply by telephone or in person at your jobcentre. If your application is approved, payment is usually on the same or next day, directly into your bank account. [Turn2us.org.uk](http://Turn2us.org.uk) has more information about short-term benefit advances – what they are, and how to apply.

### Think about child maintenance

Getting child maintenance can make a big difference to your budget. If you're not receiving child maintenance at the moment, consider applying for it.

If you have been unable to get child maintenance so far, it could be worth looking at it again – there is a new scheme for child maintenance with different rules. Some parents who struggled to get a payment through the Child Support Agency could now be eligible for maintenance.

The Gingerbread factsheets [Making arrangements for child maintenance](#) and [Using the child maintenance service](#) provide more information on getting child maintenance payments. You can also find more information in the [child maintenance advice section](#) on the Gingerbread website.

## Managing your money

### Budgeting

Putting together a budget helps you see what money you have coming in, what essential things you need to pay for, and what money you have left. It helps you take control and puts you in a better position to deal with any unexpected changes in your life.

### Tools to help you budget

There are lots of online tools to help with budgeting. These websites all have online budgeting tools to choose from:

- **Shelter**  
[www.shelter.org.uk](http://www.shelter.org.uk)
- **Money Advice Service**  
[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)
- **Stepchange**  
[www.stepchange.org](http://www.stepchange.org)

### Money saving tips from single parents and Gingerbread

We asked other single parents for tips on saving and managing money and have included some below. There are more suggestions on our [online forums](http://gingerbread.org.uk/Forum/default.aspx) on the Gingerbread website <http://gingerbread.org.uk/Forum/default.aspx>

“It's no use trying to avoid money problems by not seeing it in black and white; always open bills, bank statements, etc, so you know what's happening. If you're struggling to pay bills go to your local free advice centre for help.” – **Bev**

“If you have one in your area, join a credit union. It helps to save and have good interest rates for kids. And if you do need a loan they are the cheapest, safest option.” – **Lucy**

“Get your kids involved in managing money. If you give them pocket money, let them earn it and hopefully they will understand its value from an early age.” – **Monica**

“Use comparison websites for utilities, mobile phone tariffs, etc, to get a good deal.” – **Jess**

### Additional budgeting tips

- Keep a spending diary
- Check your statements for any unnecessary direct debits
- Only include income you know you'll definitely get. If you're not sure you'll receive something, don't include it – it could cause problems later on
- Make sure you include all your expenses for the month, taking into account items that vary from month to month
- Stay familiar with your budget. Keep an eye on your bank statements and make sure you're on course with your plans

- Keeping receipts will help you track what you spend money on, and assess where you can cut back or make savings
- If you receive any extra money throughout the year which is not in your budget (for example, gifts of money from your family), try to keep it separate. This will help to prevent confusion over what you have left to spend
- Depending on your household circumstances you may be entitled to Council Tax Reduction. Visit the [gov.uk](http://www.gov.uk) ([www.gov.uk/apply-council-tax-reduction](http://www.gov.uk/apply-council-tax-reduction)) page to find out if you are eligible. If you are entitled to a reduction, contact your local council to apply.

### Energy and water bills

Gas, electricity and water bills can make up a large part of your monthly expenses. You can find information on how to save energy in your home on the Energy Saving Trust website.

[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

You can also check whether your supplier offers a discount under the warm home discount scheme [www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)

If you're claiming certain benefits you could be eligible for cold weather payments. You could receive £25 if it's particularly cold for seven days or more. [www.gov.uk/cold-weather-payment](http://www.gov.uk/cold-weather-payment)

Turn2Us provides information on schemes and grants which are available to help with the cost of water and energy bills, or making your home more energy efficient. [www.turn2us.org.uk](http://www.turn2us.org.uk)

### Five helpful facts

- 1: You can sometimes have your bills paid directly from your benefits [www.gov.uk/bills-benefits](http://www.gov.uk/bills-benefits)
- 2: Water companies can't cut you off but they will take steps to recover the money you owe them
- 3: If you have a water meter you could be eligible to have your water bill capped through the WaterSure scheme – find out more at [www.ofwat.gov.uk](http://www.ofwat.gov.uk)
- 4: Switching your electrical appliances off at the plug can save you up to £30 a year
- 5: Using the economy or 'daily' programme on your washing machine saves money.

## Comparing and switching suppliers

If you're considering changing your energy or phone and broadband suppliers to save money, first take a look at the consumer information on the [Ofgem](#) and [Ofcom](#) websites for key things to take into account.

## Help with debt

Finding yourself in debt can be a worrying and stressful time, but the sooner you take stock and get advice, the easier it will be to deal with your financial situation. The Gingerbread factsheet [Dealing with debt](#) will help you take control of your situation by looking at budgeting and how you manage household bills, identify strategies for dealing with debts, and give you tips for negotiating with creditors.

You might also find the following organisations useful:

- **StepChange Debit Charity**  
[www.stepchange.org](http://www.stepchange.org)  
Provides free and independent debt advice and debt management plans
- **National Debtline**  
[www.nationaldebtline.org](http://www.nationaldebtline.org)  
Free, confidential debt advice. Factsheets and sample letters are available on the website
- **Illegal Money Lending Team**  
[www.gov.uk/report-loan-shark](http://www.gov.uk/report-loan-shark)  
The team can support anyone who has been the victim of illegal money lending. They can also investigate and prosecute unlicensed money lenders.

## Help with education costs

You can apply for a small grant for educational purposes via Family Action [www.family-action.org.uk](http://www.family-action.org.uk)

Some schools, colleges and universities will have hardship funds for students – so it's worth asking if funds are available.

For information on school transport costs and help with costs for children with additional needs see the 'help with school costs' guide from Citizens Advice [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

For more information on money when you're studying, see the Gingerbread factsheets [Money for further education students](#) and [Money for higher education students](#) at [www.gingerbread.org.uk](http://www.gingerbread.org.uk)

## Can my child get free school meals?

You could be eligible for free school meals for your child, depending on your circumstances. You can check whether you are eligible for free school meals by contacting your local council [www.gov.uk/apply-free-school-meals](http://www.gov.uk/apply-free-school-meals).

## Can I get help with school uniform costs?

Some local councils do offer school uniform grants, but this is increasingly rare. It's a good idea to let the school know your position, and see if they can offer any help. Some schools let parents pay for uniforms in instalments, and could also have a second hand uniform scheme. Some schools and educational institutions will have hardship funds for students from low income homes.

The Welsh government runs a scheme where pupils starting year seven, who are eligible for free school meals, can get a one-off grant of £105 for uniform costs. See the [www.gov.uk](http://www.gov.uk) website for the link to the scheme.

You can check whether your local council (in England) gives school uniform grants on the [gov.uk](http://gov.uk) website.

## Where can I get low-cost furniture and appliances?

Getting second hand or recycled goods for your home is a budget friendly alternative to buying brand new. Some charity furniture schemes can deliver to your home.

Beware of shops and catalogues that sell new furniture and appliances on credit, which is paid back weekly or monthly. They often work out to be hugely expensive.

The Furniture Re-use Network (FRN) is a national scheme which supports, assists and develops charitable re-use organisations across the UK. They help households in need of furniture, and offer other household items at affordable prices. [www.frn.org.uk](http://www.frn.org.uk)

If you live in London you can find a furniture re-use store at [www.londonreuse.org](http://www.londonreuse.org).

## **Getting help in times of hardship**

### **Are there grants that can help me?**

There could be charities that can help. Before you approach a charity or trust it's helpful to think through why you need the money and what you need it for. This will help to assess whether you fit their criteria for financial help.

### **How do I find a grant?**

The **Turn2us** website has a search facility to find grants and funds you can apply to, depending on your individual situation.

### **Can I get help to make an application?**

Applying for grants can be a daunting task, especially if you aren't familiar with the process. If you're applying for charitable funds ask if there is someone to help you complete the forms. Some charities employ case workers who will visit you in your home to offer support and assess your application.

## **Help from your local council**

Your local council should have a scheme to help people in financial hardship. The schemes vary depending on where you live, and they have different criteria. Contact your **local council** for details.

### **How can I access a foodbank?**

The **Trussell Trust** is the largest network of foodbanks in the UK. The trust is a Christian organisation and the foodbanks will often be in churches, but they welcome people of all faiths and backgrounds. The foodbank can give you three days' emergency food.

To use the service you need a food voucher. The vouchers are given out by referral agencies, such as your local **Citizens Advice Bureau**, GPs and social workers. You can find your local foodbank on the Trussell Trust website [www.trusselltrust.org/map](http://www.trusselltrust.org/map).

## **Useful organisations**

### **Citizens Advice**

England – 08444 111 444

Wales – 08444 772 020

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Information and advice on a wide range of issues including benefits and tax credits.

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### **Energy Saving Trust**

[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

Organisation promoting energy efficiency and savings.

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### **Family Action**

[www.family-action.org.uk](http://www.family-action.org.uk)

Family Action can provide Welfare and Educational grants for families in financial need.

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### **Freecycle**

[www.freecycle.org](http://www.freecycle.org)

The Freecycle Network is a non-profit organisation where people can give and receive items for free in their local area.

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### **Furniture Recycle Network**

[www.frn.org.uk](http://www.frn.org.uk)

Provides a network of recycled low-cost or free furniture.

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### **Illegal Money Lending Team**

0300 555 2222 (England)

0300 123 3311 (Wales)

[www.gov.uk/report-loan-shark](http://www.gov.uk/report-loan-shark)

You can check if a company is authorised to lend money and report loan sharks anonymously.

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### **Jobcentre Plus**

0800 055 6688

0800 023 4888 (textphone)

[www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)

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### **The Money Advice Service**

0300 500 5000

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

Free advice and information to help you manage your money. Publications include: a parent's guide to money, finances in divorce or separation, information on financial products and services, financial guides and budgeting tools.

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### **National Debtline**

0808 808 4000

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

Free, confidential debt advice. Factsheets and sample letters are also available.

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### **Shelter**

0808 808 4444

[www.shelter.org.uk](http://www.shelter.org.uk)

Gives details of local housing advice centres throughout the country, provides information and advice on a range of housing issues and signposts towards further help and advice.

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### **StepChange Debt Charity**

0800 138 111

[www.stepchange.org](http://www.stepchange.org)

Provides free independent debt advice and debt management plans.

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## Further help and information

### Gingerbread Single Parent Helpline

Freephone 0808 802 0925

[www.gingerbread.org.uk](http://www.gingerbread.org.uk)

Provides free, confidential advice for single parents. No matter the challenge – around your finances, contact arrangements or help you could receive – our trained advisers are here with tailored advice that works for you.

### One Parent Families Scotland Lone Parent Helpline

Freephone 0808 801 0323

[www.opfs.org.uk](http://www.opfs.org.uk)

Run by our partner organisation, One Parent Families Scotland, the Lone Parent Helpline provides free, confidential advice and information for single parents in Scotland.

### More from Gingerbread

The following related Gingerbread factsheets for single parents are also available:

- > [Money for higher education students](#)
- > [Claiming jobseeker's allowance](#)
- > [Claiming income support and other benefits](#)

Download them from our [website](#) or call 0808 802 0925 to request them from the helpline.

### Become a Gingerbread member

Membership is available to single parents in England and Wales. Join a community of thousands of single parents who benefit from mutual support, free advice and information. You can also meet other single parents at one of our local support groups.

Visit our [website](#), call 0800 018 4318 or email [membership@gingerbread.org.uk](mailto:membership@gingerbread.org.uk)

**Gingerbread**  
Single parents, equal families

Gingerbread, the charity for single parent families, is registered in England and Wales as a company limited by guarantee, no. 402748, and a registered charity, no. 230750. The Gingerbread Single Parent Helpline is supported by the Department for Education, HMRC, The Big Lottery and other funders and is accredited by the Helplines Partnership.

[www.gingerbread.org.uk](http://www.gingerbread.org.uk)

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