



TAKING CARE OF YOUR FINANCES TOP TEN TIPS



Operates Birmingham Carers Hub

6

Price comparison on utilities

Ensure you're not paying more than you need to on your utilities suppliers. Get a check done with uswitch.com or call 0800 6888 244

8

TV Licence for over 75 Year olds

You can apply for a free TV Licence once you turn 75. Visit www.tvlicensing.co.uk

10

Help with NHS costs and free for over 60's

Everyone aged over 60 gets free prescriptions and eye tests, but you may be entitled to help with other NHS health costs too, depending on your circumstances, call Help With Health Costs on 0300 330 1343

2

Create a budget

Get your financial information together, calculate your income, calculate what you don't forget to budget for, check if you have a 'surplus' or 'deficit' budget, set up a savings account, track your spending, use cash not card. Visit www.moneyaware.co.uk

4

Apply for grants if financially struggling

If you're struggling to afford your energy bills, you might be able to take advantage of certain benefits, grants and help offered by the government and energy suppliers to pay off debt, winter fuel, cold weather and warm home discounts. www.charisgrants.com are a specialist charity who will help you apply.

1

Get a benefit check

Ensuring you are claiming the correct benefits will help ensure you have the correct money coming in each month. Call Birmingham Carers Hub on **0333 006 9711** to ask for a benefit check.

3

Get on top of debt

There's no denying money can be a slippery and emotive subject and debt is one of the topics that's most difficult to speak up about. But it is also something that will keep you up at night, get support now. Visit www.stepchange.org or call **0800 138 1111**

5

Pension check

You might have one or more different types of pension. Understanding which you have is important because it affects the age you need to make as you approach retirement. State Pension is changing, you can check your state pension age and forecast on gov.uk

7

Online banking

This is the simplest and safest way to keep a check on your account, you can check your outgoings and cancel any redundant bills that you no longer use.

9

Discounts for over 60's

If you are 60 or over, you may be able to save money on days out, shopping and travel. Discounts are available at cinemas, National Trust properties and on rail cards.

Local Support for Birmingham

0333 006 9711
forwardcarers.org.uk

