



### See if your child qualifies for free holiday provision

Check if your child is eligible for free holiday provision through the Holiday Activities and Food Programme (Wear Here 4) running during school holidays at [www.togetherforchildren.org.uk/HAF](http://www.togetherforchildren.org.uk/HAF)



### Seek advice about debt

If you're in debt, seek advice early rather than let things spiral out of control. In Sunderland we have local advice providers who can offer support as well as the Money Adviser Network for support via telephone or online. Find out more about the support available at [www.sunderland.gov.uk/get-support](http://www.sunderland.gov.uk/get-support)



### Apply for a discount on water bills

There are many ways that Northumbrian Water can help you, from payment plans, low income discounts to advice on saving water which can help lower your energy bills too. Find out more about the financial support from Northumbrian Water at [www.nwl.co.uk/services/extra-support/financial-support](http://www.nwl.co.uk/services/extra-support/financial-support)



### Help with prescription and dental treatment charges

If you have a low income, the NHS Low Income Scheme could help you pay for a range of NHS charges. How much help you get depends on your weekly income and necessary outgoings, plus any savings or investments you have at the time you apply. Find out more at [www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis](http://www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis)



### Help towards the costs of having a child

Check if you could get a one-off payment of £500 to help towards the costs of having a child known as a Sure Start Maternity Grant at [www.gov.uk/sure-start-maternity-grant](http://www.gov.uk/sure-start-maternity-grant)



### Social tariff - cheaper broadband and phone packages

Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Find out more about the providers available in Sunderland at [www.sunderland.gov.uk/Internet\\_in\\_my\\_Home](http://www.sunderland.gov.uk/Internet_in_my_Home)



### Get help with savings if you're on a low income

Help to Save is a government savings scheme open to people receiving benefits. Savers can get a bonus of 50p for every £1 they save over 4 years. Find out more at [www.gov.uk/get-help-savings-low-income](http://www.gov.uk/get-help-savings-low-income)



# Make your money go further checklist

## Sunderland City Council

Many residents are currently struggling with rising food, energy, fuel, and other living costs. That's why it's important to know what help and support is available now that could benefit you, a relative, friend or neighbour.

We've put together a checklist of 19 practical actions that could help you or someone you know save money or access money you didn't know about:



### **Check you're not missing out on the £19 billion in unclaimed income-related state benefits**

Use a free benefits calculator at [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators) to find out what you could be entitled to. The benefits system can be complicated, but we have advice providers across the city who can help. Find out more at [www.sunderland.gov.uk/get-support](http://www.sunderland.gov.uk/get-support)



### **If you're over (or approaching) State Pension age, check if you're eligible for Pension Credit**

Pension Credit tops up weekly income to a guaranteed minimum level and is a tax-free payment for those who have reached State Pension age and live in Great Britain. Find out more about how to check eligibility and claim at [www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)



### **Get help with childcare costs**

Whether you have toddlers or teens, check the government's Childcare Choices website to find out how you can save money on your childcare at [www.childcarechoices.gov.uk](http://www.childcarechoices.gov.uk)



### **Check if you can claim a discretionary housing payment**

If Housing Benefit or Universal Credit doesn't cover all your rent, check to see if you can make a claim for a discretionary housing payment at [www.sunderland.gov.uk/dhp](http://www.sunderland.gov.uk/dhp)



### **Check if you're eligible for Council Tax Support and discounts**

Sunderland residents who are on a low income or in receipt of certain benefits may be eligible for Council Tax Support. Apply at [www.sunderland.gov.uk/benefitclaim](http://www.sunderland.gov.uk/benefitclaim)



### **Check if you or your family may be entitled to benefits for those experiencing illness or disability**

This could include Personal Independence Payment (PIP),

Attendance Allowance and Disability Living Allowance (DLA). Use a free benefits calculator at [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators) to find out what you could be entitled to



### **Check your eligibility for Carer's Allowance**

If you are a carer, you may be entitled to Carer's Allowance and/or an extra amount called the 'carer element' within Universal Credit. Find out more at [www.gov.uk/carers-allowance](http://www.gov.uk/carers-allowance)



### **Get help to manage and reduce your energy costs**

There are several ways that people may be able to reduce their energy costs and better manage fuel bills. This includes free help and advice from several agencies as well as applying for support from a range of schemes or switching energy providers. Find out more at [www.sunderland.gov.uk/reducing-energy-costs](http://www.sunderland.gov.uk/reducing-energy-costs)



### **Hardship grants to help pay energy bills**

If you're in debt to your energy supplier, you might be able to apply to them for a non-repayable hardship grant to help pay it off. Find out whether you qualify and how to apply at [www.moneysavingexpert.com/utilities](http://www.moneysavingexpert.com/utilities)



### **Get help if you're struggling to afford enough food**

Find information about where to get help with food in your area, including local foodbanks and the Bread and Butter Thing at [www.sunderland.gov.uk/get-support](http://www.sunderland.gov.uk/get-support)



### **See if you can get a Healthy Start card**

If you are at least ten weeks pregnant or have a child under four years old, you might be able to get a pre-paid Healthy Start card which you can use to buy fruit, vegetables, milk and infant formula. If you are eligible, you can apply online, by phone or by email. Find out more at [www.healthystart.nhs.uk/how-to-apply](http://www.healthystart.nhs.uk/how-to-apply)



### **Apply for free school meals**

If you or your child receive certain benefits, you can apply for free school meals from Year 3 and above. Find out more at [www.togetherforchildren.org.uk/Free-School-Meals](http://www.togetherforchildren.org.uk/Free-School-Meals)