

Money matters



We've got a confession to make... We can't make money grow on trees.

But don't worry. We reckon there's a pretty good chance we CAN help you make your cash go further with a bit of support from us.

That's why we've pulled together these money-saving tips, advice and news just for you.

If you receive benefits or a state pension, there are some big changes coming and we've explained them for you a bit further down.

If you're looking for work, want to eat better without breaking the bank, or you're struggling to pay your rent and don't know what to do, we can help with all that too. Just read on...

Whatever your situation, you could be quids in with our support. So find out what Moneytree and the S4B Financial team could do for you right here...



Most of us could do with getting a few more greens down us, but healthy eating isn't always a priority when money's tight.

However, there are ways to keep your body happy without upsetting your bank balance. It's so easy, even we can do it.

Check out the [infographic](#) below for some healthy money-saving tips. They'll save you pennies and calories – and they'll see you right through Spring and into Summer.

Eat well



for less...

Save money, calories and put a Spring in your Step with these top tips...

1 Be Prepared

Channel your inner Boy Scout or Girl Guide and be prepared. Not being is often the biggest trigger for unhealthy eating.

Draw up a weekly meal plan and write a shopping list. It sounds a bit boring, but it'll help you avoid buying the bad stuff you don't need.

MEAL PLAN:

Mon.....
TueS.....
Wed.....
Thurs.....
Fri.....
Sat.....
Sun.....

2 Feeling peckish?

RUMBLE! Shopping on an empty stomach? Don't do it! It'll often result in a trolley full of high-calorie foods.

Research even suggests hungry shoppers are more likely to buy non-food items that they don't need or want once they get home!

3 Think BIG

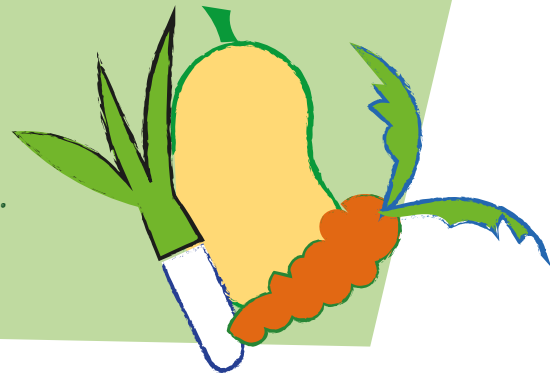
Cooking up a bit pot of something like vegetable stew or chilli works out cheaper than making one portion at a time... and it leaves leftovers for the week. (Just got to resist those seconds!)



4 What's in this season?

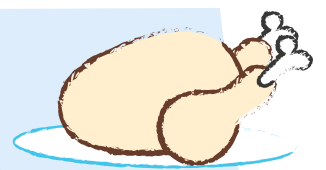
Stock up on fruit and veg that's in season. It's often on offer.

At the moment, keep your eyes peeled for asparagus, apples, cauliflower and rhubarb.



5 Cheaper meat

You can still enjoy meat, even on a tight budget. Look for less expensive cuts like chicken thighs instead of breasts, and try out different cooking methods to make tougher cuts tender and juicy.



6 Grow Your Own

Start with herbs or salad leaves... They're cheap to buy, easy to plant and the more you cut them the more they grow back.

It costs just pennies to buy a packet of seeds.



Brought to you by:



STRUGGLING WITH YOUR RENT?

So let's talk...

If you're in rent arrears, we want to work with you... and that starts with a conversation.

If you are struggling to pay your rent, or would like any other money, debt or budgeting advice, please get in touch – we are here to help.

Please don't face your money worries alone – call 0300 555 0128 or email info@s4bmanchester.co.uk to speak to a member of the team.

If we don't know you are struggling we can't help you, and falling behind on your rent can lead to legal action being taken against you.

For information on how the team can help you take a look at our website here.

Help with budgeting

If you are struggling with your finances, or simply want a little help in making your money go further, please let us know. There are many ways we can help you.

The team is always just an email or phone call away, but we understand that sometimes it's nice to sit down and have a face-to-face chat.

Come and see us at our next money surgery and receive specialist, confidential support.

Or, make an appointment to see us, either in the office or we can even visit you in your own home, the choice really is yours – whatever you are most comfortable with.

We can help you with everything from debt or problems with claiming benefits, to being more energy efficient and finding out the best ways to save money.

Call us on 0300 555 0128 or drop us a line info@s4bmanchester.co.uk

Credit Union

Want to start making regular savings at an amount to suit your budget? Then why not join your Credit Union, the safer way to save and borrow money.

South Manchester Credit Union visits Brunswick Parish Church, every Tuesday, between 10:00am and 12:00noon.

They also offer great value loans – so if you need are considering approaching a loan shark... STOP! **Think Credit Union.** A much cheaper and safer alternative.

Want to know more? Visit www.smcreditunion.co.uk or pop into the Church on Tuesday and speak to the team.

You can even join straight away if you like!

LOAN SHARKS

Have you borrowed from a loan shark? Are you struggling with repayments? We can help.

We've received reports of loan sharks at work in some of our neighbourhoods. Make sure you don't get bitten by having a read of our [dedicated loan shark page](#). It explains how to spot them, how to avoid them, and where to go for help.

PENSION - WISE

Pensions are a tricky business, and it can be stressful trying to work out what you can or can't do with your pot of money.

And to add more confusion, the government are introducing a number of changes to the state pension which could affect you and the amount you receive.

The good news is, you don't have to work it out alone. If you're 50 or over and have a pension based on how much has been paid into your pot (defined contribution pension) you can get free guidance from Pension Wise.

Pension Wise is a government service and will help you make sense of the options available to you and of the tax implications. That means more time to put your feet up and enjoy retirement.

You can get Pension Wise advice online, over the phone or face-to-face. [Click here](#) to see what the service offers or call 0300 330 1001 to make an appointment.

Energy efficiency

A simple way to save money is by reducing your utility bills.

This can be as easy as making small changes around your home and getting into good habits, such as turning off lights rather than leaving them all on.

For more examples of ways to be energy efficient, check out [this handy leaflet](#) from the [Groundwork Green Doctors](#). They work in communities across the country, offering practical support to help you make your home more environmentally friendly and cheaper to run. Why not take a look.

PROTECT YOUR STUFF

Your home is important... and so are the things in it.

By paying just a small amount of money each month, you can protect your valuables in case there's an accident, fire or flood.

Find a deal that suits you by using sites such as [Go Compare](#) or [Money Saving Expert](#).

Or get in touch, and we can point you in the right direction info@s4bmanchester.co.uk



Looking for work? Feel like you're banging your head against a brick wall? S4B's 'Works For Me' campaign could work for YOU.

It's part of our ongoing effort to help our tenants find jobs, training, apprenticeships or volunteering opportunities.

Check out '[Working with us](#)' for more information.

BENEFIT CHANGES

If there's one thing that's certain, it's change... and some more big changes are being made to the benefits system from April. They could affect you and your income, so if you claim, you need to know the score.

To find out what these changes are, take a look at our [infographic below](#).

We hope it clearly explains what the changes mean for you and your family, but if you're still unsure, drop us a line at info@s4bmanchester.co.uk

If you're looking for work and claiming benefits, there are certain things you have to do or your payments may be sanctioned, stopped or cut. Find out more in the [infographic below](#).

We also offer face-to-face support if you need any help with claiming benefits, or understanding any of the changes taking place – just get in touch and ask for an appointment with our Financial Inclusion Officer Yvette Brown.

BIG

Benefits Changes

and how they may affect you...

Benefit & Tax Credits: FROZEN

If you're of working age and receive benefits, including tax credits, they'll be frozen for the next 4 years. They used to go up each year.

The only exceptions are:

- ✓ Pensioner benefits (including Pension Credit)
- ✓ Disability benefits (including Disability Living Allowance and Personal Independence Payment)
- ✓ Any part of tax credits paid to you because of a disability

Benefit Cap: REDUCED

The Government is introducing a new benefit cap which means the amount you receive could reduce.

This could mean your Housing Benefit or Universal Credit is cut.



Weekly Benefit Cap from April 2016:

	Current cap	New cap
Single	£350	£257.69
Single parent	£500	£384.62
Couple	£500	£384.62
Couple + children	£500	£384.62

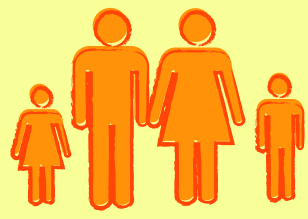
If you, your partner or child (aged under 19) receive a disability benefit you might not be affected.

If you're claiming Working Tax Credits, or Universal Credit and earning over £430 a month, you won't be affected.

There are other exemptions. Email info@s4bmanchester.co.uk to find out more.

Housing Benefit:

CHANGES



£17.45

That's the amount called Family Premium, which is paid to help families pay their rent.

It's being removed for new claims or if you have a baby from 1st May 2016.



If you're of working age, Housing Benefit can be backdated for up to 6 months - but that's being cut to 4 weeks.

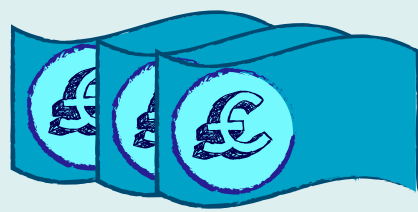
AFFECTED?
Don't know what to do?
Talk to us:
info@s4bmanchester.co.uk
or 0300 555 0128

What does it mean?

It's really important to give information to Housing Benefit quickly if they ask for it.

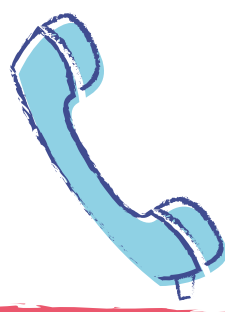
It will be more difficult to backdate Housing Benefit if there's a break in your claim.

Universal Credit CHANGES



The amount you can earn without your UC being affected is being cut from April 2016 to:

- £4,764 if you don't get help towards your rent
- £2,304 if you do get help with your rent
- £0 if you have no children or disabilities



To speak to us, either email info@s4bmanchester.co.uk or phone us on 0300 555 0128.

Brought to you by:



What is a Benefit Sanction?

**Job
Centre
Plus**

It's a cut in your benefit which lasts for a specific period. It usually happens if you fail to meet requirements set by the JobCentre.

Common reasons include:

- Failing to turn up for a job interview
- Not being on time when you sign-on
- Failing to spend 35 hours a week searching for jobs
- Not attending a 'work-focused interview' without good cause.

How long will a sanction last?



It depends whether it's a first or repeat failure.

Job Seeker's Allowance (JSA)

A lot of JSA sanctions last between 4 and 13 weeks, but can run for up to 3 years.

Employment & Support Allowance (ESA) and Income Support

ESA and Income Support Sanctions mainly happen if you fail to turn up for an interview or take part in 'work related activity'. These sanctions are open ended.

How can I avoid a sanction?



Make sure you understand the 'claimant commitment'. That's what you're expected to do in order to receive your benefits



If you haven't done or can't do something that the Jobcentre expects, give good reason within 5 days.

HELP!

I've been Sanctioned

★ Apply for hardship payment

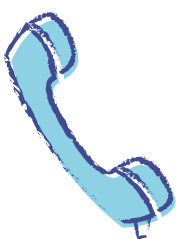
You can apply for this from the first day of the sanction but you'll have to meet the criteria.

★ Contact your local council

Tell them you've been sanctioned so that your Housing Benefit and Council Tax Benefit isn't stopped

★ Appeal

If you disagree with a sanction, phone DWP within a month of the date on your decision letter and ask them for a 'mandatory reconsideration'.



If you still disagree after that, you can complain further.

For support, either email info@s4bmanchester.co.uk or phone us on 0300 555 0128.

Nearly half of the people who appeal **WIN** and get their money back.

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