



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 this winter, with a bit of support from us.

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

In our last newsletter, we told you about some big changes to benefits which could affect you, and there's more to come over the next few months which we've explained a bit further down in our infographic.

If you want to spend less this winter, save money on your energy bills, or are struggling to pay your rent and don't know where to turn, we can help with all that too.

Whatever your situation, you could be quids in with our support. Just read on...

Since April 2016, our Financial Inclusion Officer has...



Are you struggling with your winter fuel payments?

If you're worried about your next bill, you could be eligible for the **Warm Home Discount Scheme**.

Provided by some energy companies, the scheme is a one-off payment to support people struggling with winter bills.

If eligible you could receive up to £140 towards your energy costs.

Find out if your energy supplier is part of the **Warm Home Discount Scheme** and if you're eligible to apply by visiting www.gov.uk/the-warm-home-discount-scheme/eligibility or email us - info@s4bmanchester.co.uk for support.

Struggling with your water bill?

United Utilities have several different schemes available to help you if you've fallen behind on payments.

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

BENEFIT CHANGES

Last April we told you about some new changes to the benefits system which could affect you later in the year. From November, many of these changes will start to take effect, so it's important you know the score.

Check out our infographic below which explains the changes, who they affect and where to go for support.

BIG



Benefits Changes

and how they may affect you...





Benefit Cap: REDUCED

Since October 2016 the government has been introducing the new benefit cap, which means the amount you receive could reduce.



This could mean your Housing Benefit or Universal Credit is cut. If you have been told by your Council or the Department of Work and Pensions that you are due to be affected, please get in touch with us. We're here to help.

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

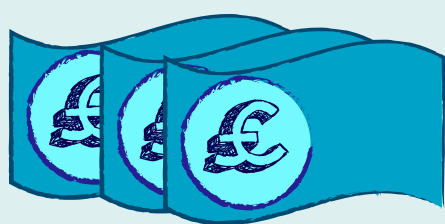
If you, your partner or child (aged under 19) receive a disability benefit you might not be affected.

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 moneytree@contourhomes.co.uk to find out more.

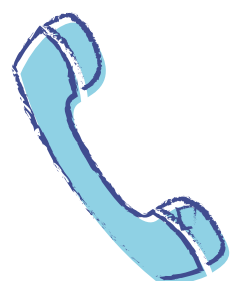
Universal Credit

A new digital Service



You may have heard of Universal Credit (UC) - a single, monthly payment which merges together some of the benefits you might be getting now.

The full Universal Credit digital service is being introduced to job centres up and down the country. This will mean you'll be expected to claim and manage all aspects of your UC online. If you have been contacted to claim UC, please get in touch as we may be able to offer you some support.



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

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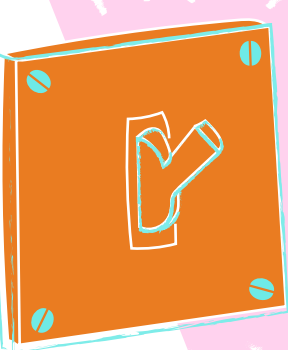
SAVE MONEY

on your bills...

You could be eligible for the warm home discount Scheme.

Energy bills can be costly, especially in winter So make sure you're not paying more than you should with our top three tips:

1. Switch it up



Sticking with the same provider does not guarantee you the cheapest price. Shop around for the best deal - a simple switch could save you pounds! Websites like uswitch.com will help you compare tariffs and deals.


2. Get smart



Say goodbye to estimated bills with a Smart meter. They're free to install and let you see what you're spending as you go meaning you have much more control over your bills and energy usage.

For more information go to www.smartenergygb.org

3. Look at your options



Dual fuel, paying by direct debit and paperless billing are all easy ways to save some cash. You might also be eligible for a bit of extra support via the Warm Home Discount Scheme or Winter Fuel and Cold Weather Payments.

If you need help comparing energy tariffs, switching providers or applying for a discount scheme then get in touch. Email info@s4bmanchester.co.uk or phone us on 0300 555 0128.

PROTECT YOUR STUFF

With opportunist burglars, fancy festive candles and of course, the good old British weather – insurance companies see a huge increase in claims over the winter months, so it's important to make sure you have sufficient cover for your home and contents.

By paying just a small amount of money each month, you can protect your valuables in case of theft, fire, flooding or an accident.

Find a deal that suits you by using sites such as Go Compare or Money Saving Expert.

S4B is a partner with My Home Contents Insurance and we feel they offer good policies at affordable prices. Find out more by visiting www.thistlemyhome.co.uk/default.aspx and if you need support, drop us a line: info@s4bmanchester.co.uk

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.

Failure to pay your rent will lead to court action, which could result in you having to pay as much as £325 in court costs. Don't let this happen – get in touch with us today and we'll do our best to help you find a solution.

Email info@s4bmanchester.co.uk



Looking for work and need some support?

Want to find out about the latest job vacancies and training opportunities?

Brunswick Workclub Plus could be just what you need to help you get a foot in the door.

So why not come on down to Brunswick Parish Church, Brunswick Street M13 9TQ, Wednesday's between 9:30am and 12:00noon.

The sessions are free and you will have free access to computers with free WiFi.

The sessions can help and support you to:

- Write a great cover letter
- Create or update your CV
- Prepare for an interview and help you develop interview techniques and skills
- Register with online job applications
- You tell us what you would like to achieve and we'll see what we can do to help.

For more information please get in touch – 0300 555 0128 or email info@s4bmanchester.co.uk or just pop into one of the Wednesday sessions.