

### National Debtline

0808 808 4000

Free confidential independent advice.

### Payplan

0800 716 239

Free debt management plans.

[www.payplan.com](http://www.payplan.com)

### FirstStop Advice

0800 377 7070

Advice on paying for help or care.

[www.firststopcareadvice.org.uk/finance-advice.aspx](http://www.firststopcareadvice.org.uk/finance-advice.aspx)

### Money Made Clear – Financial Services Authority (FSA)

0300 500 5000

Money advice and guidance on budgeting, financial services and managing in retirement.

[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)

### Price comparison websites accredited by Consumer Focus:

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

0800 055 3800

[www.energyhelpline.com](http://www.energyhelpline.com)

0800 074 0745

Compare gas and electricity prices, and advice on changing supplier.

[www.simplyswitch.com](http://www.simplyswitch.com)

0800 0111 395

Find cheaper gas and electricity, best deals for broadband, phones and insurance. Also advice on savings and current accounts.

### Carer's Allowance Unit

0845 608 4321

Information on eligibility and how to claim.

### Consumer Direct (Trading Standards)

08454 04 05 06

Consumer advice and information, advice on scams, doorstep crime, junk mail and rogue traders.

[www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)

### Housing and Council Tax Benefit

023 8083 3006

Help for people on low income to pay their rent and council tax.

### Disability benefits

0800 88 22 00

General advice on benefits such as Attendance Allowance, which is paid to people aged 65 or over who need help with personal care because they are physically or mentally disabled.

### Disabled person's parking

023 8083 3748

Blue badge scheme providing free parking in the Council's surface car parks.

### Bus Pass / Smartcities Card

023 8083 4222

If you are aged 60 or over, apply in person at Gateway (Civic Centre), libraries and local housing offices. Also entitles you to free swimming and use of libraries.

This leaflet is produced by the Later Years team.

Contact us on 023 8091 5437.

Published December 2009.

# Money Matters

Information, help and advice for senior citizens in Southampton

Winter Fuel Payment  
Tax Relief  
Cashback  
Annuities  
Debt  
AVCS  
Wills  
Standing Order  
Tax Credits  
Retirement  
Bonds  
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Insurance  
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Cooling Off Period  
APR  
Benefits  
Ombudsman  
Income Tax  
Probate  
Housing Benefit  
Equity Release  
Attendance Allowance  
Overdraft

THE  
**Later Years**  
PARTNERSHIP

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## Local Advice Services

### Age Concern

1, Saxon Gate, Southampton  
023 8036 8636  
Free independent advice and information.  
Can accept benefit claims.  
[www.ageconcernsouthampton.org.uk](http://www.ageconcernsouthampton.org.uk)

### Welfare Rights and Money Advice

023 8083 2339 (Council tenants)

### Housing and Money Advice Outreach Service

023 8033 9206 (Private tenants and home owners)  
[www.southampton.gov.uk](http://www.southampton.gov.uk)

### Southampton Advice and Representation Centre (SARC)

023 8043 1435  
Free independent advice surgeries in Woolston, Thornhill, St. Marys, Lordshill and Weston.

### Citizens Advice Bureau

3 King's Park Road, Southampton  
Advice and help on applying for benefits and funding residential care. Home visits are available. Appointments can be booked on 023 8022 3659.  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### Homesafe

Free signposting to all services across Southampton and help with form completion. Home visits are available. Call 023 8074 1078 or email [Homesafe.scheme@scaccs.org.uk](mailto:Homesafe.scheme@scaccs.org.uk)

## Pensions and Pension Credit

### Pension Credit Helpline

0800 991234  
If you or your partner are aged 60 or over you may be entitled to Pension Credit to top up your income.

### Pension Service

0845 60 60 265  
Can visit you at home to help you work out pension entitlement and other benefits you may be entitled to e.g. Pension Credit, and help with filling in the application forms.  
[www.direct.gov.uk](http://www.direct.gov.uk)

### State Pension Claims line

0808 100 2658  
Calls are free. Claim your state pension over the phone.

### The Pension Advisory Service (TPAS)

0845 601 2923  
Free independent information on state, personal and stakeholder pensions.  
[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

## Income Tax and Savings

### TaxHelp for Older People (TOP)

0845 601 3321  
Free tax advice for over 60s on low income.  
[www.taxvol.org.uk](http://www.taxvol.org.uk)

### HMRC (formerly Inland Revenue)

0845 302 1400  
Income tax enquiries including self assessment.

## Heating and Home

### WarmFront Grant

0800 316 2805  
Heating and insulation improvements for private tenants and owner occupiers, over 60 and in receipt of qualifying benefits. The grant provides a package of insulation and heating improvements up to the value of £3500. A top up of up to £2000 is available from Southampton City Council if the works exceed the grant limits.  
[www.warmfront.co.uk](http://www.warmfront.co.uk)

### Winter Fuel Payments

0845 9151515  
Winter Fuel Payments of up to £250 are paid to people aged 60+.  
[www.direct.gov.uk](http://www.direct.gov.uk)

### Keep Warm Advice Line

0800 519 1100  
Advice on energy efficiency, welfare benefits, fuel bills and keeping warm.

### Social Fund

0845 60 88 580  
If you are on a low income, the Social Fund can give a payment, a grant or a loan – for example, towards heating costs for people aged 60 or over.

### TV licence

0844 800 6790  
If you are over 75 you are entitled to a free TV licence. There are also discounts for people who are registered blind or living in sheltered accommodation schemes.