

# Help with Budgeting and the Cost of Living



- Check if you're entitled to benefits (even if you're working) and check they are correct
- Council Tax  
Have you claimed Council Tax Support?  
Are you entitled to a Discount/Exemption?  
No money to pay? Ask for a discretionary council tax reduction.
- Struggling to afford food, fuel, clothing – Contact/apply to the Council Household Support Fund Tel: 08085 834333 (or online)
- Disability in the family? Have you claimed PIP/DLA/AA?
- Rent Arrears/Bedroom Tax? – You may be eligible for a Discretionary Housing Payment (DHP)
- Water Bill – Ask about the Big Difference Scheme
- Deductions from Benefits or paying debts before essentials? Get Advice!
- Gas/Electric Costs  
Contact supplier /ask about Priority Services register.  
Get Energy Efficiency Advice for ways to reduce usage.  
Ensure meter readings are up to date.  
Get Advice about Grants and Trust Funds and Paying Fuel Debt.
- Do a budget of income/outgoings – this helps you see where you might be able to make changes – see over >>>
- Are there items on your budget that are not essential that you can reduce?

# Budget Sheet

(if you have access to the internet we would strongly recommend using a trusted budget planner e.g. <https://tools.nationaldebtline.org/yourbudget/> or <https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner>)

Income	pw/pm	Type of debt	Balance	Payments
Wages/salary	£	Rent/Mortgage	£	£
Wages/salary (partner)	£	Council Tax	£	£
Universal Credit	£	Electric	£	£
JSA/ESA/IS	£	Gas	£	£
Tax Credits	£	Fines	£	£
Child Benefit	£	Benefit Overpayment	£	£
Disability Benefits	£	Advance /Social Fund	£	£
Carers Allowance	£	Other-	£	£
Council Tax Support	£	Other -	£	£
Other Benefits -	£	Other -	£	£
Pensions	£	Other-	£	£
Pension Credit	£	Other -	£	£
Other Income	£	Other-	£	£
Other income	£	Other-	£	£
<b>Total income</b>	£	<b>Total Priority Debt</b>	£	£

Outgoings		Non-Priority Debt		
Rent /Mortgage	£	(e.g. credit cars, store card, loans)		
Council Tax	£	Creditor	Balance	Payments
TV licence/rental	£		£	£
Gas	£		£	£
Electricity	£		£	£
Water	£		£	£
Food/Groceries	£		£	£
Public Transport	£		£	£
HP Vehicle	£			
Car /Vehicle costs	£			
School Costs (uniform /clubs)	£			
Clothing	£			
Phone, Internet	£	<b>Total Priority Debt</b>		
Mobile Phone	£			
Personal Care /Toiletries	£			
Other	£			
Other	£			
<b>Total outgoings</b>	£			



Coventry Independent  
Advice Service

## Contacts

### Debt & Welfare Benefits

Coventry Independent Advice Service [024 7652 1101](tel:02476521101) Coventry Citizen's Advice [0800 144 8848](tel:08001448848)  
National Debtline [0808 808 4000](tel:08088084000) Payplan [0800 280 2816](tel:08002802816) Step Change [0800 138 1111](tel:08001381111) Turn2Us [0808 802 2000](tel:08088022000)

### Coventry City Council

Household Support Fund [08085 834333](tel:08085834333) Discretionary Housing Benefit [024 7683 3773](tel:02476833773)  
Benefits [024 7683 1800](tel:02476831800) Council Tax [024 7683 1111](tel:02476831111) Homeless advice service [024 7683 4025](tel:02476834025)

### Housing

Coventry Law Centre (court proceedings and representation) [02476 223 053](tel:02476223053)  
P3 Housing Support [0808 196 2660](tel:08081962660). Homefinder [02476834024](tel:02476834024). Homeless advice service [024 7683 4025](tel:02476834025)

### Fuel /Water

Severn Trent (Big Difference Scheme) [0345 7500 500](tel:03457500500)  
Act on Energy [0800 988 2881](tel:08009882881) National Energy Action [0800 304 7159](tel:08003047159)