# Bounce Back checklist







Welcome to your IncomeMax Bounce Back checklist. Before getting started, let's talk you through what's included and where you can find what you're after.

The next six pages cover the main **benefits and schemes out there**. Click on the relevant ones to learn more about the eligibility criteria and how to go about applying.

For frequently asked questions about popular topics such as **Universal Credit** or **COVID support**, head to pages 9–10.

For helpful **guidance and support** from the most respected organisations, go to pages 11–13

Finally, if you're looking for **debt options**, it's page 14.

Lee Healey

**Lee Healey**Founder, IncomeMax



This checklist is packed full links to extra tools, resources and information. Click wherever you see this symbol to see more on a subject that's relevant to you.

# Contributory benefits



Benefits linked to national insurance contributions.

### Jobseeker's Allowance

Jobseeker's benefit paid at an individual flat rate. Entitlement is based on your national insurance contributions. Payment is limited to up to six months.

# **Employment and Support Allowance**

Sickness benefit with entitlement based on national insurance contributions. Payment can be limited to 12 months in some circumstances.

# **Maternity Allowance**

Maternity benefit which may be payable if you cannot receive Statutory Maternity Pay. You must have been employed or self- employed for at least 26 weeks in the 66 weeks before the week in which the baby is due, earning an average of £30 per week for any 13 weeks within this period.

# **Bereavement Support Payment**

You may be able to get Bereavement Support Payment if your husband, wife or civil partner died in the last 21 months. You must claim within 3 months of your partner's death to get the full amount. You can claim up to 21 months after their death but you'll get fewer monthly payments.

### **State Pension**

You can claim the new State Pension if you have at least 10 years National Insurance contributions and are a man born on or after 6 April 1951 or a woman born on or after 6 April 1953.



# Noncontributory benefits



Benefits you can claim based on your circumstances.

# BOUNCE BACK

# **Personal Independence Payment**

A disability benefit to help with daily living and mobility needs. You must be aged 16 or over and usually have not reached State Pension age to claim. Includes a Daily Living component and a Mobility component. Each component has two rates – standard and enhanced. PIP can help you get more money within means-tested benefits.

# Disability Living Allowance For Children

A disability benefit payable to disabled children aged under 16. It has a care and mobility component. Child DLA can help you get more money within means-tested benefits.

# **Attendance Allowance**

A disability benefit for older people to help with care needs.

You must have reached State Pension age to claim. It has two rates, a low rate and high rate. It can help you get more money within means-tested benefits.

### Carer's Allowance

A benefit claimed by a carer caring for a disabled person at least 35 hours per week. Your earnings must be £128 or less a week after tax, National Insurance and expenses and you must not be in full-time education. Also, the disabled person must be claiming certain rates of qualifying disability benefit such as Attendance Allowance or PIP daily living component. It can help you get more money within means-tested benefits.

# **Industrial Injuries Disablement Benefit**

A benefit that can be claimed by people that are left permanently disabled through industrial injury or disease.

## **Child Benefit**

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A benefit claimed by a parent or guardian responsible for dependent children. A parent earning £50,000+ per year may be liable for the Child Benefit High Income Charge.

### **Guardian's Allowance**

A benefit that can be claimed by a parent or guardian responsible for dependent children that have been orphaned.



# Means-tested benefits



Means-tested benefits based on income, savings and other criteria. These can involve complex calculations so always get some advice on these.

### **Universal Credit**

A payment to help with your living costs. You may be able to get it if you're on a low income, out of work or you cannot work. You must have £16,000 or less in savings. Universal Credit can include help with housing costs like rent. Support for Mortgage Interest Loans can also be applied for. You might get extra help if you're a carer, you have children, you are a parent of a disabled child or if you have a limited capability for work due to ill health or sickness. Childcare costs can also be included. Advances are available if you don't have enough to live on while you wait for your first payment.

### **Pension Credit**

Pension Credit gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges. Support for Mortgage Interest Loans can also be applied for. You might get extra help if you're a carer or severely disabled.

# **Housing Benefit**

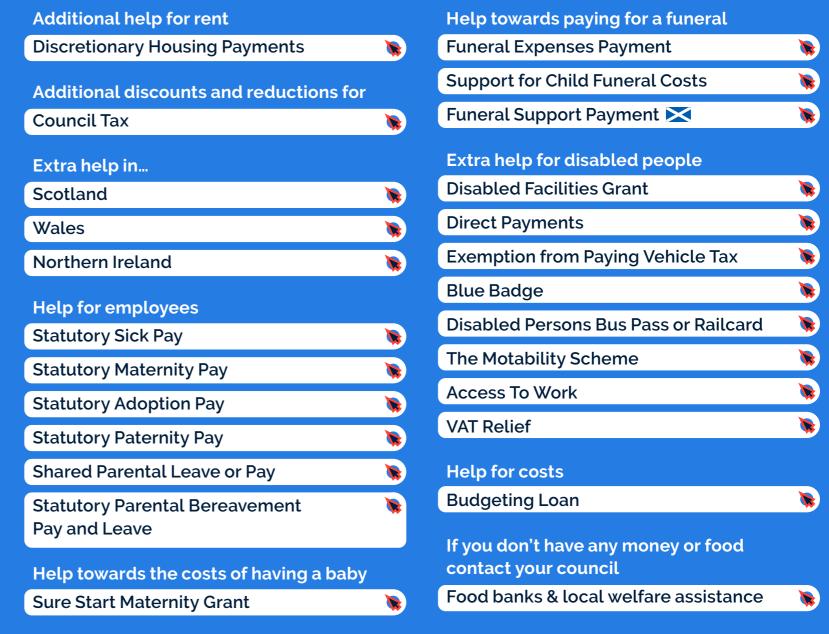
Housing Benefit can help you pay your rent if you're on a low income and if you have reached State Pension age or you're in supported, sheltered or temporary housing.

# **Council Tax Support**

A means-tested benefit to help with council tax. Claim directly through your council.



# Other benefits and schemes



# Additional national insurance help for carers

**Carer's Credit** 

# Extra help with

Childcare costs

Food vouchers and vitamins for pregnant women and young children

**Healthy Start** 

Best Start Foods X

# Help with school costs

Free school meals

Help with school clothing

Help with home to school transport

# Help with energy bills

If you think about it, energy is an important cost to consider. It's what keeps us warm safe and well. It can also provide us with some of life's basics, like hot water. But energy bills can be quite expensive.

Thankfully, there are lots of schemes out there that can help, like the warm home discount some energy companies offer of around £140. Here are the places and schemes that help.

**Energy bills** 

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Warm Home Discount

Winter Fuel Payment

**Cold Weather Payment** 

# Help with your water bill

While water might not seem like a big expense, it can be. Fortunately, many water companies have come up with ways to make things easier on their customers.

From cheaper tariffs to special schemes to help with cost and water debt to bills that can cap at a certain rate, there are lots of ways to save on water.

Help with water bills

# **Compensation Schemes**

**Criminal Injuries Compensation** 

Windrush Compensation Scheme

Compensation if you're a victim of crime abroad

Vaccine Damage Payment



## Help for armed-forces veterans

**Veterans Welfare Service** 

**Armed Forces Compensation Scheme** 

**War Pensions Scheme** 

**Armed Forces Independence Payment** 



Help with health costs

Free or discounted TV Licence

Free NHS prescriptions, dental treatment, 🔖

eye tests and help with other NHS costs



# Grants to help you survive and thrive

Did you know that there are over 3000 charitable grant-giving organizations right here in the UK?

These special grants are designed to help people not just survive but thrive. Grants are great for helping with difficult situations. That could be things like getting through a hard time or challenging crisis. Even if your situation is stable, grants can still help by improving your quality of life.

Turn2us grant search

# Help for students

Student finance



# Frequently asked benefit questions

# Universal Credit and legacy benefits warning

Universal Credit is gradually replacing child tax credit, working tax credit, income-based JSA, income-related ESA, income support and housing benefit for most working age people. Please be cautious before claiming Universal Credit if you currently receive one or more of these benefits, as you can in some cases end up worse off. Talk to a benefits adviser to find out where you stand.

Help paying bills using your benefits

Benefit cap

Local Housing Allowance

Removal of the spare room subsidy

Support for mortgage interest loans

Changing your benefits

Appeal a benefit decision

Making a child maintenance arrangement

Employment and support allowance:
permitted work

Support for a maximum of 2 children

Benefit & pension rates Health conditions, disability and **Universal Credit** ESA and the work capability assessment **Advanced Resources Disability Rights Handbook Disability Rights Factsheets Understanding Universal Credit Rightsnet Rates Poster** Personal Independence Payment (PIP) table of activities, descriptors and points Debt & mental health evidence form Money Advice Trust vulnerability resources

BOUNCE BACK

# **COVID** support

Job Retention Scheme (Furlough)

Self-Employment Income Support Scheme 🔖

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**Test And Trace Support Payment** 

**Business Support** 

Find an affordable credit provider

Find a credit union

Moneyline

Fair For You

# Missing premiums and elements

If you receive means-tested benefits and you are disabled, a carer or if you have a disabled child, it is well worth talking to one of our experts to make sure DWP have calculated your benefits correctly. For example, claimants of income-related FSA and Pension Credit can be missing out on the severe disability premium or the carers premiums. Universal Credit customers can miss out on the disabled and severely disabled child elements, the limited capability for work and work related activity component or the carer element. Backdated payments can amount to thousands of pounds, so get in touch with the specialist team at IncomeMax if you think you might be missing out. Get in touch at info@incomemax.org.uk

# Finding support locally

Your Local Authority may have welfare advisors you can speak to. A lot of support is available locally and schemes may vary depending on where in the UK you live.

If you are a housing association tenant, your housing provider may also have support available. Contact them to ask.

Advice UK may also have members that can provide advice and support.

Complaints between financial businesses and their customers

**Financial Services Ombudsman** 

Unresolved complaints with your energy or communications provider

**Ombudsman Services** 



# Helpful support organisations











# IncomeMax BOUNCE BACK

Debt options to consider		England & Wales	Scotland	Northern Ireland
Breathing space	<b>*</b>	Yes	No	No
Informally negotiated arrangement	<b>*</b>	Yes	Yes	Yes
Free debt management plan (DMP)	<b>*</b>	Yes	Yes	Yes
Individual Voluntary Arrangement (IVA)	<b>*</b>	Yes	No	Yes
Debt arrangement scheme (DAS)	<b>*</b>	No	Yes	No
Bankruptcy	<b>*</b>	Yes	Yes	Yes
Minimal asset process (MAP) bankruptcy	<b>*</b>	No	Yes	No
Debt Relief Order (DRO)	<b>*</b>	Yes	No	Yes
Protected trust deed	<b>*</b>	No	Yes	No
Statutory Moratorium	<b>*</b>	No	Yes	No
Full & final settlement offer	<b>*</b>	Yes	Yes	Yes
Write off debt	-	Yes	Yes	Yes

# Also talk to your debt adviser about these specialist topics

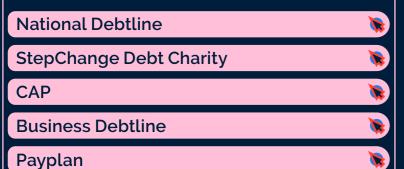
Administration Order 🕂 🌉	
Unaffordable lending	<b>*</b>
Section 13A council tax write off	<b>*</b>
Snowballing debt	<b>*</b>
Obtaining credit agreements	<b>*</b>
Time orders	<b>*</b>
Voluntary termination	<b>*</b>
Debt consolidation loan	<b>*</b>
Equity release	<b>*</b>
Pension freedoms to clear debt	<b>*</b>
Selling assets to clear debt	<b>*</b>
Charitable grants to clear debt	<b>*</b>
Lump Sum IVA	<b>&gt;</b>

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BOUNCE BACK

# Help for debt worries

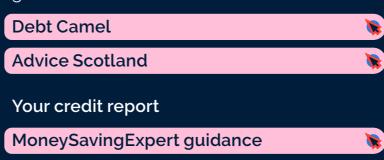
Maybe you've borrowed too much. Or perhaps you are struggling with bills. Or there's too much money going out. If you are struggling with debt, then that can cause a lot of stress in your day to day life.

Remember there are always good people out there who want to help. The best thing you can do in this situation is to take action and talk to someone reliable about what you can do.



# **Debt consumer champions**

Visit these websites for debt tips, guidance and more!





**Debt Advice Foundation** 

with creditors

IE Hub - share income & expenditure