

MONEY

Basic Bank Accounts

With a basic bank account you can pay money in, get cash out by card and set up standing orders and direct debits to pay bills. You can take out or spend money *only* if there is enough in your account. You do not get a cheque book. It does not cost you anything to open a basic bank account. If you've got debts to your bank and you open a basic bank account at the same bank, they may use money in your new account to pay off the debts.

To find out which banks and building societies offer this type of account and which one would be best for you, ask the Advice Centre (01279 446622) for the Financial Services Authority leaflet "No bank account?" or download a copy from the Financial Services Authority website: -www.fsa.gov.uk/consumer

Benefits

This section covers the departments responsible for the payment and processing of benefits. For independent advice, see the sections on ADVICE and LEGAL SERVICES.

A number of local organisations have a special user-friendly computer package called **BAMM** (Benefits Advice in Multimedia). You can use this in complete confidence to find out if you are getting all the money benefits to which you are entitled and how to claim them. You can complete claims forms for some benefits online or apply online for claim packs to be sent to you. If you are already being supported by a local agency, ask if they have BAMM there. It is available at the Advice Centre where Harlow Welfare Rights & Advice will be able to tell you which other local organisations also have BAMM.

Council Tax Benefit - Council Tax is a local tax set by District and County Councils to help pay for local services. If you need help with paying your Council Tax, call in at Contact Harlow (01279 446655) or the Advice Centre (01279 446622) for general advice and to collect the application form.

(01279) 446633 – for Harlow Council's Benefits Team (specialist advice)

(01279) 446688 – if you have a query about Council Tax, as opposed to Council Tax Benefit

Education Benefits

Education Maintenance Allowance (EMA)

An EMA is a weekly payment of £10, £20 or £30 a week depending on your household income. Your household income had to be under £30,810 in the 2006/7 tax year if you apply for an EMA for the 2007/8 academic year. It will not affect any other benefits your family might get. It's paid on top of any other support provided by the government or any earnings from the student's part-time job. It's paid to young people who stay on in education at school or college after their GCSEs. It's available during term time for any academic or vocational course (up to level 3) which involves at least 12 hours of guided learning per week. You may be able to get an EMA for two to three years, depending on the length of your course. You could also get bonuses depending on your rate of progress.

To find out more, ring the EMA Helpline on 0808 10 16219.

www.dfes.gov.uk/financialhelp/ema

www.direct.gov.uk/ema

Essex County Council's Student and Pupil Financial Support Service can help with the following:-

- Free school meals

- Funding if you want to stay on at school after 16
- Grant aid, in exceptional circumstances, for uniforms
- School or college transport
- Student loans and tuition fees

PO Box 5827, County Hall, Chelmsford CM1 1LT
 01245 245900 Fax: 01245 245939
 0845 607 7577 ContactEssex
 Email: student.support@essexcc.gov.uk
 Website: www.essexcc.gov.uk/studentsupport

Grants for students

Harlow College's Learning Link team gives advice and information about government grants for students attending Harlow College.

Harlow College, Velizy Avenue, Town Centre, Harlow CM20 3LH
 (01279) 868100

For advice on student grants for 6th Form and College students, see the entry for Education Maintenance Allowances.

For advice on grants and loans for people classed as Essex residents for Council Tax purposes who are intending to take a course leading to a degree or similar qualification, contact:

Student and Pupil Financial Support Service, PO Box 5287, County Hall, Chelmsford CM1 1LT
 01245 245900 Fax: 01245 245939
 Email: studentsupport@essexcc.gov.uk
 Website: www.essexcc.gov.uk/studentsupport

National Union of Students (NUS)

The NUS represents the interests of students in further and higher education throughout the UK. The User Help sections on the NUS website can provide online support and answer general queries (including NUS cards, discount information and membership). The web pages are unable to provide advice on specific queries relating to education, welfare or finance. Contact your local students' union for these or NUS Head Office.

NUS, 2nd Floor, Centro 3, Mandela Street, London NW1 0DU
 0871 221 8221 020 7561 6577 Textphone
 Email: nusuk@nus.org.uk
 Website: www.nusonline.co.uk

Housing Benefit - Housing Benefit is paid by local Councils to help people on a low income with their rent. You can apply for Housing Benefit whether you are a private tenant or Council tenant. If you need help with paying your rent, call in at Contact Harlow (01279 446655) or the Advice Centre (01279 446622) for general advice and to collect the application form. You can use the same form to claim Council Tax Benefit.

(01279) 446633 – for Harlow Council's Benefits Team (specialist advice)

NHS Health Cost Benefits

Most NHS treatment is free although there can be charges for some things. The NHS leaflet "Help with health costs" tells you what you are entitled to get free and about help you might get with the cost of the following NHS charges and services if you are on a low income:

- Prescriptions for anything your doctor prescribes
- Dental treatment
- Sight tests
- Glasses and contact lenses
- Necessary costs of travel to receive NHS treatment under the care of a hospital consultant
- Wigs and fabric supports (spinal or abdominal support or surgical brassiere)

You can get this leaflet from the Advice Centre (01279 446622). Some pharmacies, Health Centres, NHS hospitals and opticians also stock it. You can access the leaflet and other useful information on the Department of Health website or get advice from the Patient Services Helpline which will accept Typetalk and can connect you with a telephone interpreting service if English is not your first language.

If you want to claim help under the Low Income Scheme, pick up form HC1 at your local dentist, Health Centre, opticians or the Advice Centre. You can also get this form from the Helpline.

0845 850 1166 Patient Services Helpline
Website: www.dh.gov.uk

Prescription Prepayment Certificates (PPCs) help people who require large quantities of, or regular prescriptions, to reduce the cost if they are not entitled to free prescriptions on any other grounds. A PPC will help you if you regularly need more than one prescription per month. PPCs are available for 4 months or a year. You can apply for a PPC on-line or by post using form FP95 available from your local pharmacy or by phone.

0845 850 0030 PPC Helpline
Website: www.ppa.nhs.uk

Refunds of NHS charges - if you have already paid NHS charges, you might be able to get some or all of your money back. Claims must be made within 3 months of the date you paid the charge. For more information and to make a claim, ask for form HC5 and send it off with the receipt. You can get this form from your local JobcentrePlus Office (0800 055 66 88), your local hospital, some dentists and opticians and the Advice Centre. You can also get this form from the Patient Services Helpline.

0845 850 1166 Patient Services Helpline

If you are paying prescription charges and you think you might want to claim a refund, ask the pharmacist for an NHS receipt form (form FP57) when you pay the charge. You can only get this receipt at the time you pay the charge. The receipt contains advice on how you can claim the refund.

Welfare Benefits - Jobcentre Plus is part of the Department of Work and Pensions (DWP). It deals with benefits for people of working age. These include Jobseeker's Allowance, Income Support, Incapacity Benefit, Maternity Payments, Carer's Allowance, Bereavement Benefits and the Social Fund. . The Social Fund includes community care grants, budgeting loans, crisis loans, sure start maternity grants and funeral payments. All enquiries and claims should be made to the Jobcentre Plus Freephone Number on 0800 055 6688

DWP JobcentrePlus, Beaufort House, Crown Gate, Harlow CM20 1NA
0800 055 6688
Open Monday to Thursday 9am to 4.30pm, Friday 10am to 5pm.

The DWP produces many helpful leaflets. Most are available from Harlow Jobcentre Plus or from Harlow Advice Centre (01279 446622).

There is an A-Z Guide to all DWP benefits and services on their website at www.dwp.gov.uk/contact/helplines.htm

There is a Benefit Enquiry Line (BEL) for people with disabilities and for their representatives and carers. It is open Monday to Friday 8:30am to 6.30pm and Saturday 9am to 1pm.

0800 88 22 00 Textphone: 0800 24 33 55

The Pension Service deals with benefits for older people. The Pension Service holds local surgeries in Harlow and home visits may be made. All enquiries should be made by telephone to the Pensions Agency on 0845 6060 265. There is a website at www.thepensionservice.gov.uk

The Veterans Agency (War Pensions) is part of the Ministry of Defence and provides benefits to veterans and their dependants for disablement caused or made worse by service in HM Armed Forces.

Veterans Agency, Norcross, Blackpool FY5 3WP

0800 169 2277 Textphone: 0800 169 34 58
Email: help@veteransagency.mod.uk
Website: www.veteransagency.mod.uk

The Child Support Agency (CSA) deals with child support maintenance. You can apply through Jobcentre Plus or telephone the CSA National Helpline with enquiries and requests for maintenance application forms. It is open weekdays from 8am to 8pm and Saturday 9am to 5pm.

08457 133 133
Email: csa-nel@dwp.gsi.gov.uk
Website: www.csa.gov.uk

The Inland Revenue deals with Tax Credits and Child Benefit. You can call at the local Inland Revenue Enquiry Centre at Beaufort House, Crown Gate, Harlow CM20 1NB or contact:

Tax Credit Helpline on 0845 300 3900.
Child Benefit Helpline is 0845 302 1444.
Website: www.inlandrevenue.gov.uk

Credit Reference Agencies

The main consumer credit reference agencies used in the UK are:

Callcredit plc, Consumer Services Team, PO Box 491, Leeds LS3 1WZ
0870 060 1414
www.callcredit.co.uk

Equifax plc, Credit File Advice Centre, PO Box 1140, Bradford BD1 5US
0870 010 0583
www.equifax.co.uk

Experian Limited, Consumer Help Service, PO Box 9000, Nottingham NG80 7WF

0870 241 6212

www.experian.co.uk

You can write to the credit reference agency asking for a copy of any information held about you. There is a statutory charge of £2. Make the cheque or postal order payable to the credit reference agency. When the agency receives your letter and the fee, it must reply within 7 working days. It will either tell you it has no information or send a copy of your file with a statement of your rights, including how to get corrections. You should give as much information as possible to help the agency trace your file, including your full name, your full address, any addresses you have lived at over the past 6 years and your date of birth. You should also give any other names you used to be known by e.g. your name before marriage.

You can ask for your credit file over the phone or look at it on-line, but there may be extra fees for these services.

You can get a leaflet published by the Information Commissioner's Office called "Credit Explained" from the Advice Centre (01279 446622). This explains your rights if you have been wrongly refused credit.

Credit Union (Harlowsave)

Harlowsave Credit Union is a savings and loans facility for anybody who lives or works in Harlow – postcodes CM17, 18, 19 and 20. Credit unions are authorised and regulated in the same way as banks and building societies. They are local, ethical, mutual, friendly, helpful and accessible and give a dividend on savings. Automatic life assurance on savings and loans (subject to conditions) is provided at no cost. The office is open 12 noon to 2pm Monday to Wednesday and 10am to 2pm on Friday.

21 The Rows, Market Square, Harlow CM20 1BZ
(01279) 451234

Email: admin@harlowsave.coop

Debt Advice – see the section on DEBT

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To find out more, ring the EMA Helpline on 0808 10 16219.

www.dfes.gov.uk/financialhelp/ema

www.direct.gov.uk/ema

Financial Advice

Firms must be authorised by the Financial Services Agency (FSA) to give advice on savings, investments, insurance and most mortgages. If an authorised firm gives you advice that's wrong for your circumstances, there is a system to resolve complaints and, if necessary, put things right. You can use the online FSA Firm Check Service at www.fsa.gov.uk/register to check your adviser is authorised.

Some firms are authorised to give the full range of financial advice, whereas others specialise in investments or insurance or mortgages. Some can offer advice on all the products on the market (independent financial advice) whereas others are tied to specific banks, building societies and insurance companies and can recommend only their products. When you contact a firm, they will explain the services and products they offer and their charging systems e.g. if they take commission on products they sell to you or charge a fee or a combination of fees plus a reduced commission. Even if a fee is charged, the first half hour is often free. Check first.

The FSA recommends IFA Promotion for information on independent financial advisers or brokers in your area. You can contact them at:

IFA Promotion, 17-19 Emery Road, Brislington, Bristol BS4 5PX
0800 085 3250

Websites: www.unbiased.co.uk (investment advisers, insurance brokers)
www.impartial.co.uk (mortgage brokers)

MoneyBasics

MoneyBasics is a partnership between Credit Action, a national education charity, CCCS, a registered charity that helps people in financial difficulty, and GE Money, a leading provider of consumer credit. This website gives simple, clear independent information to help people of all ages understand money and finance. It helps you make good money decisions on budgeting and banking, borrowing money, saving and preparing for major life events e.g. buying a house, starting a family or becoming a student. There are online budget, mortgage and retirement calculators.

www.moneybasics.co.uk

Money Laid Bare

This website gives free impartial information from the Financial Services Authority, the UK's financial watchdog. You can use their budget calculator and take a financial health check to help you plan your finances; use the debt test to help you decide if you're borrowing too much; try their comparative tables to see if you can get a better deal for your savings, mortgages and pensions.

www.moneylaidbare.info

PayPoint

This is a convenient way to pay many household bills, charge up gas and electricity key and card meters and top up mobile phones. PayPoint collect payments for over 500 of the UK's biggest bill issuing companies, including British Gas, TV Licensing and Three Valleys Water. Your utility or service provider will supply you with a key, card or bill, which you take to the local PayPoint with your cash. You get a receipt for every payment you make and your customer account is credited the next working day.

CM17 postcode area

01279 427112 Co-op Group, 31 London Road, Old Harlow
01279 427289 Somerfield Stores, 21 High Street, Old Harlow

CM18 postcode area

01279 424492 Co-op Group, 1 Long House, Bush Fair
01279 424467 Co-op Group, 1 Manor Hatch
01279 426925 Gibb News, Bush Fair
01279 431009 Paringdon Stores Ltd., 1 Maunds Hatch
01279 431051 Premier Convenience Store, 1-2 Sherards Hatch
01279 635122 Thresher Group, Staple Tye Centre

CM19 postcode area

01279 418970 Londis, 19 The Stow
01279 444843 Pollymore Trading, D2 The Seedbed Centre
01279 418940 Roy's Convenience Store
01279 424013 SK News, Broadley Road

CM20 postcode area

01279 426206 Choc N News, 3 Market House
01279 421859 Co-op Group, 5-7 Colt Hatch
01279 425604 Newswell Newsagents, 6 Terminus Street

Website: www.paypoint.co.uk

Post Office Card Account

This account can be used only to collect benefits, state pensions and tax credits. You cannot pay any other money in e.g. occupational pensions or wages. You can take cash out, free of charge, over the counter at any Post Office branch. This account may suit you if you want a simple account that won't let you go overdrawn or incur any charges. No credit checks will be carried out when you open this account.

Bush Fair Post Office, 1-2 Corner House, Bush Fair, Harlow CM18 6NZ
(01279) 866117

Harlow Post Office, 1 Stone Cross, Harlow CM20 1AA
0845 722 3344

Mark Hall Post Office, 34 The Stow, Harlow CM20 3AN
(01279) 866185

Old Harlow Post Office, 31 London Road, Old Harlow, CM17 0DD
(01279) 410322

Potter Street Post Office, 1-2 Prentice Place, Potter Street, Harlow CM17 9BG
(01279) 422976

Staple Tye Post Office, 2-4 Staple Tye Shopping Centre, Harlow CM18 7PJ
(01279) 431836

Saving money by switching suppliers

Fed up with poor service and high prices? The Consumer Association "Which?" has on-line comparison guides to help you get a better deal by switching your current account, your gas or electricity supplier, your mobile phone tariff and your mortgage. See www.switchwithwhich.co.uk

You can use the Advice Centre User Room (01279 446622) to access these internet comparison guides but you will need to bring information with you about your current charges, preferably over the past 12 months.

Tax**HM Revenue and Customs (HMRC)**

HMRC was formed in April 2005 upon the merger of Inland Revenue and HM Customs and Excise Departments. HMRC has various functions. It

- **collects and administers direct taxes** such as capital gains tax, corporation tax, income tax, inheritance tax and national insurance contributions.
- **collects and administers indirect taxes** such as excise duties, insurance premium tax, petrol tax, stamp duty land tax and VAT.
- **pays and administers** Child Benefit, Child Trust Fund and Tax Credits.
- **enforces and administers** national minimum wage enforcement and recovery of student loans.

HMRC has a number of different contact points, depending on the nature of your enquiry. You can follow links from the website for online services.

If you want to pick up leaflets or talk to someone face to face, visit the Harlow HMRC Enquiry Centre, Beaufort House, Crown Gate, Harlow CM20 1NB. It is open 8.30 a.m. to 5 p.m. weekdays.

For telephone or postal enquiries, contact HMRC, East Herts West Essex Area Office, Southgate House, Stevenage, Herts SG1 1HL
0845 302 1460 8am to 8pm weekdays, 8am to 4pm Saturday

Website: www.hmrc.gov.uk

Low Incomes Tax Reform Group

Their website contains useful information on the tax system with specific sections aimed at answering questions frequently asked by pensioners, students and low income workers.

People on low incomes need their taxes to be as simple as possible. This group aims to persuade politicians and the Revenue to make the tax system easier and fairer. To do this, they need real examples of how and why things have gone wrong with the tax system. All information is treated in strict confidence.

Email: through a contact form on the website

Website: www.litr.org.uk

TaxAid

TaxAid is a UK charity providing free tax advice to people on a low income who cannot afford to pay a professional adviser. It can help you understand information the Inland Revenue has sent you on matters such as Pay As You Earn, self assessment, tax credits and allowances and tax for the self-employed. It can also help if you are the subject of an Inland Revenue enquiry; you cannot pay your tax and may be facing legal proceedings for non-payment; you think you should get a tax refund or you feel you are being unfairly treated by the Revenue. If you have a question about your personal tax and you cannot find the answer on the website, call the Helpline and ask to speak to an adviser or make an appointment. You can also email your query from the website. Detailed advice can only be given if you are on a low income (currently £300 weekly maximum for a single person).

0845 120 3779 Helpline between 10am to 12 noon, Monday to Thursday

020 7803 4959 Alternative number for the Helpline

Website: www.taxaid.org.uk

TaxAid will also help staff in advice agencies to help them advise their clients on tax issues. See the website for more information.

TaxHelp for Older People (TOP)

This is an independent free tax advice service for older people on low incomes who cannot afford to pay for professional advice. To find out if you qualify for this free tax advice, contact:

TOP, Pineapple Business Park, Salway Ash, Bridport, Dorset DT6 5DB
0845 601 3321

Email: taxvol@taxvol.org.uk

Website: www.taxvol.org.uk