



**KEEP  
CALM  
AND**

**LET'S TALK  
ABOUT MONEY**

# Zero Hour contracts.....

## THE #ZeroHOURS HALL OF SHAME



ONE MILLION UK WORKERS ARE ON #ZEROHOURS CONTRACTS

DELIVER QUALITY JOBS | END PRECARIOUS WORK



100 Made-to-Order franchises

# National Living Wage (formerly known as the Minimum Wage)

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An hourly rate set and updated annually by the government.

The National Minimum Wage for Apprenticeships is for the first year, after which they progress to age-based rates above.! A good apprenticeship scheme offers much higher rates!

These are the statutory minimum rates. NB There is no London weighting. (see next slide for rates from 1<sup>st</sup> April 2023.

# National Living Wage rates

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	Rate from April 2023	Annual increase (£)	Annual increase (per cent)
National Living Wage	£10.42	0.92	9.7
21-22 Year Old Rate	£10.18	1.00	10.9
18-20 Year Old Rate	£7.49	0.66	9.7
16-17 Year Old Rate	£5.28	0.47	9.7
Apprentice Rate	£5.28	0.47	9.7
Accommodat ion Offset	£9.10	0.40	4.6

# Real Living Wage

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The Real Living Wage is independently calculated according to the basic cost of living in the UK and is revised annually in November. The latest rates were announced in November 2022.

The current UK Real Living Wage is £10.90 an hour nationally, **£11.95 an hour in London**. The next increase is expected in November 2023.

Employers choose to pay the Real Living Wage on a voluntary basis. BUT 4.8 million jobs – 17.1% of all employees – still pay less than the Real Living Wage.

93% of businesses which have chosen to pay the Real Living Wage say they have benefitted in some way, e.g.: better reputation (86%) increased staff motivation and retention rates (75%) and improved relations between staff and management (58%)

More than 9,000 employers (employing 300,000+ people) have signed up so far – the number went up by over 3,000 during the pandemic to reach the present 9,000+ total.

Real Living Wage employers include: half of the FTSE 100 and big household names e.g. Everton Football Club, Aviva, Burberry, Nationwide, Taylor Wimpey, Getir, Fujitsu, Capita.

# Are you getting all the benefits you are entitled to receive:

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NB Benefits Cap – £384.62 per week, rising in April 2023 to £423,45 (couple/single parent); £257.69 rising to £283.72 (single adult.)

There are a lot of different benefits for people to claim, both while unemployed and also when returning to work. Very complex!

To find out what you are entitled to, use a benefits calculator – there are many online.

Possibly the best and most comprehensive is provided by Turn2Us: <https://benefits-calculator.turn2us.org.uk/> There is also “entitledto” <https://www.entitledto.co.uk/benefits-calculator/Intro/Home?cid=d36ab598-17c4-4279-be4b-12f558acc241>

Many local councils also have benefits calculators on their websites. May be worth checking as well, to see if you can claim something offered in your local borough. <https://www.newham.gov.uk/advice-support-benefits/benefits-may-be-able-claim> (Newham) <https://bdmoney.co.uk/> (B&D)

# Using a Benefits Calculator: Information you will need

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Details of all your income. This will include benefits, tax credits, earnings from employment, State Retirement Pension and occupational pensions

If you are married, in a civil partnership or living with someone as a couple, you will need details of your partner's income as well. This is because your benefit entitlement will be assessed as a couple

Details of how much money you have in savings, investments and other capital

How much your annual Council Tax bill is and whether you get any discounts, reductions or exemptions

Details of your rent or mortgage payments

Information about anyone else living with you, such as grown-up children. Are they in employment or on benefits? What is their income?

Whether anyone receives Carer's Allowance for looking after you or anyone else in your household.

# Energy: What Can You Do to Save?

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- Contact your energy supplier to ensure they put you on the best deal
- If you aren't happy then consider switching suppliers. As well as getting a better deal, you should be able to get e.g. gifts, discounts, vouchers, cashback.
- **Fuel Vouchers** - councils can help you access these if you can't afford to top up your prepayment meter.
- **Smart Meters** – depending on your circumstances these may or may not be good idea. For the pros and cons of smart meters see:  
[https://www.themoneyedit.com/household-bills/energy/smart-meters-vs-standard-meters?utm\\_term=B3FB9087-079A-4409-AA2F-C1F0EC0C77DE&utm\\_campaign=EF773A19-E4FA-44D6-B74B-BE1D7451415B&utm\\_medium=email&utm\\_content=3F737920-8018-441D-9FB8-1ACAF9CB6380&utm\\_source=SmartBrief](https://www.themoneyedit.com/household-bills/energy/smart-meters-vs-standard-meters?utm_term=B3FB9087-079A-4409-AA2F-C1F0EC0C77DE&utm_campaign=EF773A19-E4FA-44D6-B74B-BE1D7451415B&utm_medium=email&utm_content=3F737920-8018-441D-9FB8-1ACAF9CB6380&utm_source=SmartBrief)



# Energy Providers with Hardship Funds

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- British Gas Energy Support Fund - NB you can apply even if you are with another provider. <https://britishgasenergytrust.org.uk/grants-available/>
- Scottish Power Hardship Fund - <https://community.scottishpower.co.uk/t5/Help-paying-your-bill/Hardship-Fund/ta-p/53>
- Ovo Energy Fund - <https://www.ovoenergy.com/help/debt-and-energy-assistance>
- E.ON Energy Fund - <https://www.eonenergy.com/for-your-home/saving-energy/need-little-extra-help/energy-fund>
- E.ON Next Energy Fund - NB This fund can help with paying bills or replacing electrical items. - [E.ON Next Energy Fund \(eonnextenergyfund.com\)](https://www.eonnextenergyfund.com)

# Energy Providers with Hardship Funds /cont.

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- EDF Energy Customer Support Fund - sign up to their priority services register to apply for a grant on the EDF energy website: <https://www.edfenergy.com/PSR>
- Bulb Energy Fund (web page still exists, but probably you need to apply to Octopus after being transferred - <https://citizensadviceplymouth.org.uk/bulb-energy/>
- Octopus 'Octo Assist Fund' - <https://octopus.energy/blog/struggling-to-pay/>
- Shell Energy Support Fund - <https://help.shellenergy.co.uk/hc/en-us/articles/360001044218-I-m-struggling-to-pay-my-bill-What-should-I-do->

If your energy supplier is not listed, try contacting them directly. If they can't help you can try British Gas Energy Trust (see above) who consider applications from customers of other companies.

# Thames Water: Help With Water Costs

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**Water Help** – for low-income families, subject to eligibility checks, you could get up to 50% discount on the entire water bill. Total household income (including most benefits but excluding disability benefits) must be below £20,111

**Water Sure** – for people on a water meter who find it hard to save water (e.g., medical condition, large family).

More information and application forms are here:

<https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>

# Water Meters

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**Water Meters** – contact Thames Water if you want one installed. If this is impossible, request an Assessed Household Charge tariff.

Thames Water contact freephone 0800 009 3652 8 a.m. to 8 p.m. Mon-Sat 8. a.m. to 1 p.m. Sat.

Website [www.thameswater.co.uk](http://www.thameswater.co.uk) – contact us section of website is <https://www.thameswater.co.uk/contact-us>

To weigh up the pros and cons of water meters see: <https://www.citizensadvice.org.uk/consumer/water/water-supply/paying-your-water-bill/changing-to-a-water-meter/>

# Food – Help With Costs

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Food banks – you need a referral from Citizens Advice, GP, Social Worker, Housing Association.

Community Food Projects, Free meals, Community Lunch Clubs. Check local council websites etc. for information, and search online. Check noticeboards at community centres, GP surgeries, etc..

OLIO phone App – free app connecting neighbours with each other, and connecting volunteers with businesses. Aims to give surplus food away for free, rather than being left to go off or be thrown away. More info at [OLIO – The #1 Free Sharing App \(olioex.com\)](https://www.olioex.com)

Too Good to Go phone App – search and apply for “magic bags” of unsold food at cheap price from participating businesses, then go and collect them at the agreed time. More info at: <https://toogoodtogo.co.uk/en-gb/>

# Internet and Phone

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**Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'essential' or 'basic' broadband.**

They're delivered in the same way as normal packages, just at a lower price. Look at available tariffs, eligibility criteria for each, etc.. here:

<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>

It is also a good idea to shop around for cheapest deals for mobile phone deals. SIM-free deals if you have a device are cheapest, but there are bargains to be had with contracts. Lots of advice here:

<https://www.moneysupermarket.com/mobile-phones/>

# Household Support Fund

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Free vouchers and cash for families who are struggling

DWP money but you apply via your local council

Extended again: now available from April 1<sup>st</sup>, 2023, to March 31<sup>st</sup>, 2024

Can provide help towards food, energy, etc.

Discretionary, but if you are struggling, you should apply. (If you don't ask, you don't get.)

Neham: apply here: <https://www.ournewhammoney.co.uk/hardship-support/>

Barking & Dagenham: Apply here: <https://www.lbbd.gov.uk/benefits-and-support/discretionary-hardship-support/hardship-payment-schemes/household-support-fund>

Government info re help for households:

[https://helpforhouseholds.campaign.gov.uk/?gclid=CjwKCAiAl9efBhAkEiwA4Torih6\\_yN8CmUIQtYCVwVFnzqtq9Vgqd6Hsk4nzPzITzHrgk9e6MTSi6rRoCz9EQAvD\\_BwE&gclsrc=aw.ds](https://helpforhouseholds.campaign.gov.uk/?gclid=CjwKCAiAl9efBhAkEiwA4Torih6_yN8CmUIQtYCVwVFnzqtq9Vgqd6Hsk4nzPzITzHrgk9e6MTSi6rRoCz9EQAvD_BwE&gclsrc=aw.ds)

## Funds for Repairs for homeowners (freehold, leasehold etc.)

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You can apply for a government grant for housing repairs if you are a **homeowner**: <https://www.gadlegal.co.uk/news/conveyancing-and-property/sinking-funds-for-leasehold-properties>

**Leaseholders/shared owners** should check if they are paying into a sinking fund – if so they should be eligible for up to 100% of costs for repairs. More information here:

<https://www.gadlegal.co.uk/news/conveyancing-and-property/sinking-funds-for-leasehold-properties>



# Business Grants for Self-Employed

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See if you are eligible and find out how to apply here:

[https://www.british-business-bank.co.uk/finance-hub/grants-finance/?gclid=Cj0KCQiA1NebBhDDARIsAANiDD2nNYEGTfLUntT7W6BkB\\_eVK2ANBrFa\\_UC-gCFrgp0OKRVUsluNWzvfsaAoOpEALw\\_wcB&gclsrc=aw.ds](https://www.british-business-bank.co.uk/finance-hub/grants-finance/?gclid=Cj0KCQiA1NebBhDDARIsAANiDD2nNYEGTfLUntT7W6BkB_eVK2ANBrFa_UC-gCFrgp0OKRVUsluNWzvfsaAoOpEALw_wcB&gclsrc=aw.ds)

# Free travel costs in London for over 60s

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**60+ Oyster Card** – apply online two weeks before your 60<sup>th</sup> birthday

<https://photocard.tfl.gov.uk/tfl/showLogon.do>

Free travel on buses, tube, overground, DLR, tram etc.. Currently not valid between 4:30 and 9:00 a.m. in London (COVID hangover restriction)

**Freedom Pass** – for people of pension age. Similar rules to 60+ Oyster Card in London. Apply via London Councils

<https://www.londoncouncils.gov.uk/services/freedom-pass/older-persons-freedom-pass/apply>

NB The rose symbol on your Freedom Pass means **you can travel free on local buses all over England**. Use your Freedom Pass on buses outside London between **9:30 and 23:00** weekdays and anytime on weekends/public holidays.

# Transport Costs

## Other Ways to Reduce Fares

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**Senior Railcard** – 30% reduction on fares. 1-year card costs £30, 3-year card £70 (£20 saving). [https://www.thetrainline.com/trains/great-britain/railcards/senior-railcard?gclid=Cj0KCQiA37KbBhDgARIsAlzce17Ruo5t9fvIaQIUcjBJ7H91SMkopf4Ht-LIWtG50WwFM6sJj8BoQQgaAuJ3EALw\\_wcB&gclsrc=aw.ds](https://www.thetrainline.com/trains/great-britain/railcards/senior-railcard?gclid=Cj0KCQiA37KbBhDgARIsAlzce17Ruo5t9fvIaQIUcjBJ7H91SMkopf4Ht-LIWtG50WwFM6sJj8BoQQgaAuJ3EALw_wcB&gclsrc=aw.ds)

**Senior Coachcard** (National Express) 30% savings, plus £15 day returns on Tuesdays, Wednesdays and Thursdays.  
<https://www.nationalexpress.com/en/offers/coachcards/senior>

# Discount on Royal Mail Redirection Service

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If you are on Universal Credit you can get a reduction in the cost of setting up mail redirection when you move house

<https://www.royalmail.com/receiving/redirection/concessions>

# Debt

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National Debtline: [https://nationaldebtline.org/fact-sheet-library/making-the-most-of-your-money-ew/?gclid=CjwKCAiAvK2bBhB8EiwAZUbP1O75\\_4tAkQS-J-Y\\_4INreDbX91GedTFssrdGPL8iLLhQrdDmSyhlxoCFiEQAvD\\_BwE](https://nationaldebtline.org/fact-sheet-library/making-the-most-of-your-money-ew/?gclid=CjwKCAiAvK2bBhB8EiwAZUbP1O75_4tAkQS-J-Y_4INreDbX91GedTFssrdGPL8iLLhQrdDmSyhlxoCFiEQAvD_BwE)

StepChange

[https://simpledebthelp.co.uk/?gclid=Cj0KCQiApb2bBhDYARIsAChHC9vXQApOQPtVtVw0BVT5e2PCxW4IOxvf1kco9BLQHY9f6glYW\\_KHZ\\_QaAkcyEALw\\_wcB](https://simpledebthelp.co.uk/?gclid=Cj0KCQiApb2bBhDYARIsAChHC9vXQApOQPtVtVw0BVT5e2PCxW4IOxvf1kco9BLQHY9f6glYW_KHZ_QaAkcyEALw_wcB)

# Money-Saving Tips from Martin Lewis

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Money-Saving Tips : <https://www.moneysavingexpert.com/shopping/chat-tips-gold/>

Energy-Saving Tips: <https://www.moneysavingexpert.com/utilities/energy-saving-tips/>

Cost of Living Crisis Help Page:  
<https://www.moneysavingexpert.com/budgeting-debt-help/>

Summary of Changes in Chancellor's Autumn Statement Thursday 17<sup>th</sup> November 2022:  
<https://www.moneysavingexpert.com/news/2022/11/autumn-statement-2022-budget-tax-benefits-rise-inflation/>

# Your State Pension

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Maximum £185.15 per week if you paid 35 years' Nation Insurance contributions/credits.

Rising to £203.85 in April 2023

Can get more if you defer your pension.

Reduced by 1/35<sup>th</sup> for each year's shortfall of National Insurance Records. (10-34 years)

People with under 10 years' contributions are ineligible.

You can check to see if you have an NI shortfall and then have a chance to make it up.

<https://www.gov.uk/check-state-pension> **NB transitional arrangements for pre-2016 ending on April 5<sup>th</sup> 2023. – Act now and you can backdate to 2006. After April 5<sup>th</sup> 2023 you can only backdate 6 years.**

Also includes £10 Christmas Bonus per year.

Not means-tested. Taxable if you have other income.

# Help to Save

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Apply via Government Gateway

You can save between £1 and £50 each calendar month

Length of schemes is up to 4 years.

At end of year 2 the government gives you a tax-free bonus of 50p for each £1 of the highest balance saved in the previous 2 years.

If you continue to save for a further two years, and you manage to save a higher amount than in years 1 and 2, you will receive another 50p bonus per £1 saved for the additional amounts saved in years 3 and 4.

If you don't save a higher amount in years 3 & 4 than in years 1 & 2 you don't get a year 4 bonus 😞



# Help to Save /cont.

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Bonus payments are paid into your bank account, not your Help to Save account

You don't have to pay something **every** month

You can pay 2 or more amounts in a month, as long as you don't go over the £50 limit

Savings are secure – backed by government

You can pay in by debit card, standing order or bank transfer

You can take money out at any time, but only by transferring it to your bank account.

NB if you do take money out, it will make it harder for you to earn the bonus payments.

# Help to Save / cont.

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If you come off benefits, you can continue to use your Help to Save account

You can only take advantage of this once – so after the four years are up, you can't open another Help to Save account.

You can open a Help to Save account if you're any of the following:

- receiving Working Tax Credit
- entitled to Working Tax Credit and receiving Child Tax Credit
- claiming Universal Credit and your household earned £569.22 or more from paid work in your last monthly assessment period

If you get payments as a couple, you and your partner can apply for your own Help to Save accounts. You need to apply separately.

# Help to Save / final points

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If your total personal savings (including Help to Save account) do not exceed £6,000, it doesn't affect the amount of Universal Credit or Housing Benefit you receive.

Any savings or bonuses you earn through Help to Save will not affect how much Working Tax Credit you get.

<https://www.gov.uk/get-help-savings-low-income> for more info

Apply here: <https://www.gov.uk/get-help-savings-low-income/how-to-apply>

If you have any difficulties, or can't apply online, you can call HMRC on 0300 322 7093

# Your right to vote

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The Government is planning to introduce voter ID requirements – so you could be denied your vote if you don't have acceptable ID. You will need to take one of the following to the polling station:

Passport/Biometric immigration document

Driving Licence/Blue Badge

Older Person's Bus Pass/Disabled Person's Bus Pass/Oyster 60+ Card

Freedom Pass

Young people's travel ID is NOT accepted! Pass it on to family.

If you can't produce any of these, you can apply for a Voter Authority Certificate online <https://www.gov.uk/apply-for-photo-id-voter-authority-certificate>

Alternatively, apply via your local council for a postal vote!

# What Now?

# Where does the process start?

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It all starts with you!



# SMARTER Action Planning

You are now ready to start thinking about how what you are going to do towards getting a job.

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Focus on something you have not tried before

Do something you have tried before but could do better or in a different way

Now you have considered it- do you want to do the same job? Or work in the same industry?

Could you use – transfer- your skills to a different type of job in the same industry as before or a different industry altogether?

Your objectives should be: SMARTER = **S**pecific, **M**easurable, **A**chievable, **R**elevant, **T**imebound, **E**valuated, **R**eviewed

# Learning Outcomes

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## By the end of the session we said you would:

- Learn how to confront ageist myths and prejudices
- Have a better understanding of why people work
- Know what employers mean by Employability Skills
- Be able to identify what external factors may be blocking your job search
- Have a better idea of job 'sectors' in London
- Be aware of some Age Positive Employers
- Have up-to-date information on certain financial issues
- Find ideas to include in your back to work Action Plan