

Bounce Back checklist



IncomeMax
BOUNCE BACK



Funded by
British Gas
Energy Trust



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 whether you might qualify and how to apply.

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 on page 14.

Lee Healey
Founder, IncomeMax



This checklist is packed full of 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 a single 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.

Non-contributory benefits



Benefits you can claim based on your circumstances.

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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 either to supplement or if you aren't entitled to means-tested benefit.

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 that can be claimed if you are 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 person you're caring for 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 if you're left permanently disabled through industrial injury or disease.

Child Benefit



A benefit claimed if you're 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 if you're a parent or guardian responsible for dependent children that have been orphaned.

Means-tested benefits

i 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 less than £16,000 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, have children, 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 either 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 help for rent

Discretionary Housing Payments 

Additional discounts and reductions for

Council Tax 

Extra help in...

Scotland 

Wales 

Northern Ireland 

Help for employees

Statutory Sick Pay 

Statutory Maternity Pay 

Statutory Adoption Pay 

Statutory Paternity Pay 

Shared Parental Leave or Pay 

Statutory Parental Bereavement Pay and Leave 

Help towards the costs of having a baby

Sure Start Maternity Grant 

Help towards paying for a funeral

Funeral Expenses Payment 

Support for Child Funeral Costs 

Funeral Support Payment  

Extra help for disabled people

Disabled Facilities Grant 

Direct Payments 

Exemption from Paying Vehicle Tax 

Blue Badge 

Disabled Persons Bus Pass or Railcard 

The Motability Scheme 

Access To Work 

VAT Relief 

Help for costs

Budgeting Loan 

If you don't have any money or food contact your council

Food banks & local welfare assistance 

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](#) 

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](#) 

[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 bills 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 

Grants to help you survive and thrive

Did you know that there are over 3000 charitable grant-giving organisations 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 with health costs

Free NHS prescriptions, dental treatment, eye tests and help with other NHS costs 

Help with your TV Licence

Free or discounted TV Licence 

Help for students

Student finance 

IncomeMax

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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.

[Citizens Advice Help to Claim Service](#)

[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](#)

COVID support

[Job Retention Scheme \(Furlough\)](#) 

[Self-Employment Income Support Scheme](#) 

[Test And Trace Support Payment](#) 

[Business Support](#) 

Find an community finance 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, if you're claiming income-related ESA or Pension Credit you could 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 advisers 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.

Unresolved complaints with your financial services provider

[Financial Ombudsman Service](#) 

Unresolved complaints with your energy or communications provider

[Ombudsman Services](#) 

Helpful support organisations

Income maximisation support

IncomeMax 

General advice

Citizens Advice 

Citizens Advice Scotland 

Advice NI 

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

Benefit calculators & grant search

Turn2us 

Policy in Practice 

Entitledto 

Specialist advice

Law Centres Network 

Money and pensions guidance

MoneyHelper from the Money & Pensions Service 

The Money Charity 

Veterans support

SSAFA – The Armed Forces Charity 

Royal British Legion 

Housing & homelessness

Shelter 

Crisis 

Single parents

Gingerbread 

Older people

Age UK 

Students

National Union of Students 

Bereavement

Cruse 

Asylum, refugee support and no recourse to public funds

Refugee Action

Asylum support

No recourse to public funds guidance

LGBTQ+ support

Stonewall

LGBT foundation

Tax

Tax Aid

Low Incomes Tax Reform Group

Consumer campaigns

Money & Mental Health Policy Institute

Child Poverty Action Group

Rightsnet

Carers

Carers UK

Cancer support

Macmillan

Energy & water bills

Charis Grants

Ask Bill

NEA

Energy Saving Trust

British Gas Energy Trust

Find your gas or electricity distribution network operator

Domestic abuse

Surviving Economic Abuse

Refuge – National Domestic Abuse Helpline

Mental health & wellbeing

Samaritans

Mind

Rethink Mental Illness

Campaign against living miserably (CALM)

Mental Health Foundation

Young Minds

Mental Health UK

Disability

Disability Rights

Scope

Stroke Association

RNIB

Action on Hearing Loss

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Food banks

The Trussell Trust 

Independent Food Aid Network 

Saving money

MoneySavingExpert 

Help to Save 

MoneyHelper 

Financial education

MyBnk 

Employee and employer advice

ACAS 

Gambling support

BeGambleAware 

Relationship support

Relate 

Drugs & alcohol support

Frank 

Drink Aware 

Fraud & scams support

Action Fraud 

Friends against scams 

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

Also talk to your debt adviser about these specialist topics

- Administration Order  
- Unaffordable lending 
- Section 13A council tax write off 
- Snowballing debt 
- Obtaining credit agreements 
- Time orders 
- Voluntary termination 
- Debt consolidation loan 
- Equity release 
- Pension freedoms to clear debt 
- Selling assets to clear debt 
- Charitable grants to clear debt 
- Lump Sum IVA 

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.

[National Debtline](#) 

[StepChange Debt Charity](#) 

[CAP](#) 

[Business Debtline](#) 

[Payplan](#) 

[Debt Advice Foundation](#) 

[IE Hub – share income & expenditure with creditors](#) 

Debt consumer champions

Visit these websites for debt tips, guidance and more!

[Debt Camel](#) 

[Advice Scotland](#) 

Your credit report

[MoneySavingExpert guidance](#) 

Help with your financial situation

If you are struggling with debt it is difficult to know where to turn but you've taken the first step by reading this checklist.

The **British Gas Energy Trust** would now encourage you to contact your local money advice agency for help. The Trust funds over 40 charities and not-for-profit local and national advice services including IncomeMax, across England, Wales and Scotland.

Their funding helps them provide a wide range of specialist money and energy debt advice services including:

- Budget planning
- Benefit/income maximisation checks
- Energy supplier/tariff switching exercises
- Resolution of energy debt problems

- Negotiating with energy suppliers
- Completing applications to British Gas Energy Trust and other grant giving schemes, e.g. Warm Home Discount and ECO schemes
- Ensuring eligible households are on the Priority Services Register
- Desktop Home Energy Efficiency Surveys and specific energy efficiency advice
- Generalist advice on subjects including housing, employment and discrimination, helping to overcome other barriers to financial well-being

To find your local British Gas Energy Trust funded advice service visit:

[Fuel and Money advice](#)



The British Gas Energy Trust mission:

To alleviate the detrimental impact of poverty. Helping people in, or at risk of, financial hardship meet their energy needs and manage their energy costs through support, education and raising awareness of sound money management.

Specific help with gas and electric debts

Once you have sought professional money advice, the British Gas Energy Trust may be able to provide a grant if you are struggling to pay off gas or electricity debt. However, it's important to ensure you have sought professional money advice before applying as we will want to understand how you will be able to manage your energy costs in future.

Who can apply:

To be considered for a grant you must meet the following criteria:

- You live in England, Scotland or Wales
- You have not received a grant from the British Gas Energy Trust within the last two years
- You must be seeking a grant to clear an outstanding debt on a current or open gas, electricity or dual fuel energy account in your name or be a member of that household, the energy account must relate to your main residence

- You have electric and/or gas debt
- You have received help from a money advice agency
- You are in or facing fuel poverty

You don't have to be a customer of British Gas to apply but you must have approached your supplier's customer debt support team first to try and address the situation.

To find out more and apply visit:

[Who can apply](#)

