

Factsheet

Extra help with essential costs if you're on a low income

If you live on a low income, it can be hard to meet unexpected essential costs. You might be able to get help with some of these expenses from your local council, the government's Social Fund or a charity grant.

This factsheet explains some of the options, whether you might qualify and how to apply.



Call free on **0800 319 6789**
Visit **independentage.org**

About Independent Age

No one should face financial hardship in later life.

Independent Age is a national charity providing support for older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email helpline@independentage.org to arrange to speak to one of our advisers.

To donate or help support our work, please visit independentage.org/support-us.

In this factsheet, you'll find references to our other free publications. You can order them by calling **0800 319 6789** or by visiting independentage.org/publications.

Contents

1. Extra help if you're on a low income	4
2. Help with unexpected costs	5
3. Short-term benefit advances	9
4. Budgeting Loans and Budgeting Advances	11
5. Help towards the cost of a funeral	14
6. Help with heating costs	17
7. Debt advice	21
8. Grants from charities	24
9. Food banks and other support	29
10. Summary	30

1. Extra help if you're on a low income

If you're living on a low income, it can be hard to budget for emergency or unexpected costs, such as a broken-down washing machine, home repairs or a funeral.

The good news is that you may qualify for a one-off grant, loan or other type of help, depending on your income or what benefits you claim. This factsheet looks at what help you might be able to get and how to apply for it.



Good to know

It's a good idea to check if you qualify for any benefits. You could be missing out on extra money you're entitled to. Try our online calculator at independentage.org/benefits-calculator or call our Helpline on **0800 319 6789** to arrange a free benefits check.

If you're struggling to pay your rent or mortgage, you may be able to claim help with housing costs, such as Housing Benefit or Discretionary Housing Payments (DHPs). For more information, see our [Help with housing costs](#) guide.

2. Help with unexpected costs

If you need help in an emergency, or you're experiencing hardship because of the rising cost of living, you may be able to get help from the government or your local council. The help you can get depends on your circumstances and where you live.

England

Ask your local council if they have a Local Welfare Assistance Scheme. These provide help with unexpected or emergency expenses to people on a low income.

Schemes vary from area to area and not all councils run them. Some councils use the money allocated for this to support local projects, such as food banks, credit unions and homelessness prevention schemes. In some areas you may be able to apply directly to the council for help, which is usually in the form of:

- vouchers
- food parcels
- pre-payment cards
- furniture
- white goods.

You can't usually get cash.

You're not automatically entitled to help. Contact your local council to find out what's available and whether you qualify. You may need to be getting certain benefits to apply.

Your council will also know what other help is available in your area, such as:

- food banks
- community hubs that provide hot food
- vouchers for fuel
- places to get second-hand furniture or clothes.

Scotland

Contact your local council if you need urgent help with food, money or fuel costs. You may qualify for a Crisis Grant or a Community Care Grant.

Crisis Grant

You may be able to get a Crisis Grant to cover the costs of an emergency or an unexpected crisis – for example, if:

- you need help to get food or to pay for heating
- you have a fire or flood at home
- you've lost money.

To qualify, you need to be on a low income, but you do not have to be getting benefits.

Community Care Grant

A Community Care Grant is to help you or someone you care for to live independently in the community. It can help with expenses like cookers and fridges, furniture, travel costs, removal costs if you need to move to a more suitable place to live, or minor alterations to your home.

You need to be on a low income, but you don't have to be getting benefits. If you have savings of more than £700, or £1,200 if you get a pension, you may not qualify.

Contact your local council to find out more or to apply, or visit mygov.scot/scottish-welfare-fund.

Wales

In Wales, there is a national scheme called the Discretionary Assistance Fund. This provides two types of grants:

Individual Assistance Payment

This is a grant to help you or someone you care for to live independently. You can use it to pay for:

- white goods, such as a fridge, cooker or washing machine
- furniture, such as beds, sofas and chairs.

You must be getting certain benefits, such as Guarantee Pension Credit or Universal Credit, to qualify. There are also more requirements – to check whether you qualify, visit gov.wales/discretionary-assistance-fund-daf/eligibility.

Emergency Assistance Payment

You may be able to get a one-off payment if you don't have any other way of paying for essential costs, such as food, gas, electricity, clothing or emergency travel.

To qualify, you must be in extreme financial hardship and need help urgently. For example, if you've applied for benefits and you're waiting for your first payment or you have no money to buy food, gas and electricity.

Contact the Discretionary Assistance Fund to find out more and to apply (**0800 859 5924**, gov.wales/discretionary-assistance-fund-daf).

You can also contact our Helpline for advice (**0800 319 6789**).

If you're turned down

The council or scheme you've applied to should write to tell you whether they will give you this help, and explain their decision. The decision letter should explain how to ask for the decision to be looked at again, and how long you have to do this.

However, these schemes are discretionary, so you can't appeal if you're turned down.

If you've been turned down, you can get advice from an organisation such as Citizens Advice:

- England – **0800 144 8848**
- Scotland – **0800 028 1456**
- Wales – **0800 702 2020**
- citizensadvice.org.uk.

They may be able to help you find other sources of support.

3. Short-term benefit advances

If you're waiting for your first payment of a benefit and you're in urgent financial need, you can apply for a short-term benefit advance. You do not have to pay interest on this, but you will have to pay it back. If you qualify, you'll usually get the advance the same day or the next working day.

You can ask for an advance if you have recently applied for:

- Pension Credit
- State Pension
- Carer's Allowance
- Jobseeker's Allowance (JSA)
- Employment and Support Allowance (ESA)
- Universal Credit.

How do I apply?

Depending on the benefit you've applied for, call:

- Pension Credit or State Pension – **0800 731 0469**
- Carer's Allowance – **0800 731 0297**
- ESA or JSA – **0800 169 0310**
- Universal Credit – **0800 328 5644** or apply through your online account or by contacting your local Jobcentre Plus.

How much money you get will depend on your circumstances.



Remember

Think carefully about how repayments will affect your future income before you take out a benefit advance. You'll have to repay the advance – some money will be taken from your benefit each week until it's paid back.

If you're turned down

You can ask for the decision to be looked at again. Contact the office that made the decision. They should tell you how to do this and how long you have. You can't appeal against the refusal to award a short-term benefit advance. If you need advice, contact our Helpline and arrange to speak to an adviser (**0800 319 6789**).



To do

If you're on a low income, or have a health condition or disability, there may be extra money you can claim. If you haven't already done so, make sure you're claiming all the benefits you're entitled to. Call our Helpline on **0800 319 6789** to arrange a benefits check or try our online benefits calculator (independentage.org/benefits-calculator).

4. Budgeting Loans and Budgeting Advances

A Budgeting Loan is an interest-free loan to help with essential one-off expenses that are difficult to budget for, including:

- furniture and household equipment, such as a cooker or washing machine
- clothes and footwear
- rent in advance
- moving costs
- essential travel expenses within the UK
- home improvements, maintenance or security
- funeral costs
- hire purchase or other debts for any of the above.

You can apply for a Budgeting Loan if you or your partner have been getting one of the following benefits for at least six months, either consecutively or with breaks of no more than 28 days:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA).

If you've moved from Universal Credit to Pension Credit, any time that you were claiming Universal Credit will count towards the six months.

If you get Universal Credit, you'll have to apply for a Budgeting Advance instead of a Budgeting Loan.

What might I get?

The smallest amount you can ask for is £100. You can get up to:

- £348 if you're single
- £464 if you're part of a couple
- £812 if you or your partner claim child benefit.

The amount also depends on whether you:

- can pay the loan back
- have savings of more than £1,000 (or £2,000 if you or your partner are 63 or over)
- have any other Budgeting Loans.

You normally have to repay the loan within two years. The amount you repay is based on your income, including any benefits you receive and what you can afford.

You can't owe more than £1,500 in Budgeting Loans.

How do I apply?

Apply online ([gov.uk/budgeting-help-benefits/how-to-apply](https://www.gov.uk/budgeting-help-benefits/how-to-apply)), or complete form SF500, which you can:

- download from [gov.uk/government/publications/budgeting-loan-claim-form](https://www.gov.uk/government/publications/budgeting-loan-claim-form)
- pick up from your local Jobcentre Plus office ([gov.uk/contact-jobcentre-plus](https://www.gov.uk/contact-jobcentre-plus))
- request by calling the Social Fund Enquiry Line on **0800 169 0140**.

Your claim can take up to seven days if you apply online or 21 days by post. It's usually quicker if you apply online. Contact our Helpline for support to apply online (**0800 319 6789**).

If your claim is successful, you must accept the loan offer before you can get the money. You can do this online or by post, depending on how you applied. You'll get your money within seven days if you accept online, or within 21 days if you accept by post.

If you get Universal Credit, you can apply for a Budgeting Advance. You can apply through your online account, by calling **0800 328 5644** or by contacting your nearest Jobcentre Plus.

If you're turned down

You can ask for the decision to be looked at again. To do this, you must write to the benefit office that made the decision. Your letter must arrive within 28 days of the date on the decision letter. You should say why you think the decision was wrong. You can also challenge the decision if you're not happy with how much you've been awarded.

You will then receive a reviewed decision. If you're still unhappy, you have 28 days to ask an Independent Case Examiner to investigate. You must have asked the benefit office to review the decision before you can do this. You can find out more from [gov.uk/government/publications/budgeting-loans-how-to-ask-for-a-further-independent-review](https://www.gov.uk/government/publications/budgeting-loans-how-to-ask-for-a-further-independent-review) or by calling the Independent Case Examiner on **0800 414 8529**.



Good to know

You will have to repay any Budgeting Loans, Budgeting Advances and short-term benefit advances (**chapter 3**) you receive. You don't have to repay Funeral Expenses Payments (**chapter 5**), Cold Weather Payments (**chapter 6**) or Winter Fuel Payments (**chapter 6**).

If you're struggling to repay a loan or advance, call the Department for Work and Pensions (DWP) Debt Management contact centre on **0800 916 0647**.

5. Help towards the cost of a funeral

If you're on a low income and responsible for paying for a funeral, you may qualify for a Funeral Expenses Payment. In Scotland, this is known as a Funeral Support Payment.

Who can claim?

You can claim a Funeral Expenses Payment or Funeral Support Payment if you or your partner receive one of the following benefits:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- the disability elements of Working Tax Credit
- Housing Benefit
- Child Tax Credit
- Universal Credit.

You might also qualify if you're getting a Support for Mortgage Interest loan.

You can still make a claim if you've applied for one of these benefits and you're waiting for a decision.

You must have had a close relationship with the person who died – for example, they may have been your partner. If they were a close relative or friend, the Department for Work and Pensions (DWP) will check whether you're the most appropriate person to pay for the funeral or whether another relative (who isn't receiving one of the benefits listed above) could pay instead.

You must make a claim within six months of the funeral.

You don't personally have to repay a Funeral Expenses Payment/Funeral Support Payment, but any money left from the estate of the person who died may be used to repay it.

What can I claim for?

The Funeral Expenses Payment/Funeral Support Payment can help to pay for:

- burial or cremation costs, including the cost of the doctor's certificate
- a return journey to arrange or go to the funeral
- the reasonable cost of moving the body within the UK, for the part of the journey over 50 miles
- up to £1,000 (£1,070.60 in Scotland) for other funeral expenses, such as a coffin, flowers or funeral director's fees
- death certificates and other documents.

If the person who died had a pre-paid funeral plan, you will only get £120 (£130.65 in Scotland) for items not covered by the plan. The amount you get may also be affected if they had an insurance policy.



Good to know

The amount you get from a Funeral Expenses Payment or Funeral Support Payment varies, but usually won't cover the full cost of even a simple funeral.

You will have to pay any extra costs yourself. You may be able to apply for a Budgeting Loan or a Budgeting Advance to help with the cost as well.

How do I claim?

You can claim by calling the Bereavement Service helpline on **0800 151 2012**. To claim by post, complete form SF200, which you can download from gov.uk/funeral-payments/how-to-claim.

In Scotland, you can claim online or download a claim form at mygov.scot/funeral-support-payment/how-to-apply. Or you can claim by calling Social Security Scotland on **0800 182 2222**.

Both the Funeral Expenses Payment and Funeral Support Payment are usually paid directly to the funeral director. If they've already been paid, the money will be paid into your account.

If you're turned down

You can appeal if you disagree with the decision, but you must ask for a mandatory reconsideration first – called a redetermination in Scotland – unless the decision letter tells you that you can appeal straightaway. You must ask for a mandatory reconsideration or redetermination within one month of the date of the decision or 31 days in Scotland.

It's a good idea to get advice – speak to our Helpline (**0800 319 6789**) or your local Citizens Advice (**0800 144 8848** in England, **0800 702 2020** in Wales or **0800 028 1456** in Scotland; citizensadvice.org.uk).

See our factsheet [What to do if you disagree with a benefits decision](#) for more information.



Good to know

See our guide [Coping with bereavement](#) for more advice about dealing with grief and managing costs when someone has died.

6. Help with heating costs

Winter Fuel Payment

Winter Fuel Payment is an annual payment to help with heating costs during winter. You may qualify for a payment in winter 2024/25 if you've reached State Pension age by the qualifying week. This is the week beginning on the fourth Monday in September. You can check your State Pension age at gov.uk/state-pension-age to find out when you qualify.

If you qualify, you'll receive a Winter Fuel Payment automatically if you or your partner get State Pension or certain other benefits. You should get the payment by mid-January. If you don't, contact the office that pays your benefits.

If you qualify but don't get it automatically because you aren't getting any benefits such as State Pension, you'll need to make a claim by calling the Winter Fuel Payment helpline on **0800 731 0160**. You only need to claim once and then payments will be made every year as long as your circumstances don't change. The amount you'll get in winter 2024/25 depends on your circumstances, such as your age and who you live with. To see how much you could receive, visit gov.uk/winter-fuel-payment/how-much-youll-get.

You may still be entitled to receive a Winter Fuel Payment if you live in Switzerland or certain EEA countries and get a State Pension.

In Scotland, Pension Age Winter Heating Assistance will replace Winter Fuel Payment in winter 2024. For more information, visit gov.scot/policies/social-security/help-with-heating-costs.

Cold Weather Payments

In England and Wales, Cold Weather Payments help people on a low income with increased heating costs when it's very cold. You may qualify if you or your partner receive Pension Credit, certain other means-tested benefits or a Support for Mortgage Interest loan.

You'll get £25 each time the average temperature in your area has been, or is predicted to be, 0°C (32°F) or below for seven days in a row between 1 November and 31 March.

You don't need to make a claim because payments are made automatically. If you don't receive your Cold Weather Payment, contact the Pension Service on **0800 731 0469** or your local Jobcentre Plus ([gov.uk/contact-jobcentre-plus](https://www.gov.uk/contact-jobcentre-plus)). If you receive Universal Credit, contact their helpline instead on **0800 328 5644**.

If you live in Scotland and you're getting Pension Credit or certain other benefits during the qualifying week in November, you'll get a Winter Heating Payment of £50.05. This is an annual payment and does not depend on the temperature.

You should get your payment in December or January. If you don't and you think you qualify, contact Social Security Scotland (**0800 182 2222**).

Winter Fuel Payment, Cold Weather Payments and Winter Heating Payment won't affect your other benefits.



To do

See our guide **Winterwise** for more information about looking after yourself in winter.

Call us on **0800 319 6789** to arrange a free benefits check, or use our online benefits calculator at independentage.org/benefits-calculator.

Help with energy bills

If you're having problems paying your energy bills, some energy companies have grants or trusts that can help. You can apply to them even if you're not their customer. Contact your own supplier first to find out if they have grants available. You could also try the following:

- British Gas Energy Trust, which helps people with gas or electricity debts (**0121 348 7797**, britishgasenergytrust.org.uk). You must get debt advice from a recognised organisation before you apply (see [chapter 7](#) for where you can get free debt advice or visit britishgasenergytrust.org.uk/fuel-and-money-advice)
- Charis Grants, which can direct you to organisations that can help with energy debts (**01733 421 021**, charisgrants.com/individuals). If you're on certain benefits, you may also be able to get funding from Charis Grants to pay for white goods, such as a washing machine or cooker
- the government website, which has an online energy grants finder and advice about energy efficiency (**0800 444202**, gov.uk/improve-energy-efficiency). In Scotland, contact Home Energy Scotland (**0808 808 2282**, homeenergyscotland.org). In Wales, contact Nest (**0808 808 2244**, nest.gov.wales)
- Local Energy Advice Partnership (LEAP), which is a free energy and money saving advice service (**0800 060 7567**, applyforleap.org.uk). You may qualify for help if you're on a low income or certain benefits, or you have a health condition or disability
- NEA's Warm and Safe Homes Advice Service (WASH) (**0800 304 7159**, nea.org.uk/wash-advice), which provides free advice and support.



Good to know

You may qualify for a £150 discount on your electricity or gas bill if you receive Guarantee Pension Credit or you're on a low income. Contact your energy supplier or the Warm Home Discount Scheme to find out more (**0800 030 9322**, gov.uk/the-warm-home-discount-scheme).

If you're struggling to pay your energy bills because of rising energy costs

If you're struggling to pay your energy bills due to rising costs, contact your energy supplier to see what support they can offer. Take a look at our Managing your energy bills web page for more information and tips – independentage.org/managing-your-energy-bills.

The government's Help for Households page also has energy saving tips and advice to help with the rising cost of living (helpforhouseholds.campaign.gov.uk).

7. Debt advice

It's never too early or too late to get help with debts. If you're having debt problems, you can get free, specialist advice from:

- National Debtline (**0808 808 4000**, nationaldebtline.org)
- Stepchange (**0800 138 1111**, stepchange.org)
- Debt Advice Foundation (**0800 043 4050**, debtadvicefoundation.org).

These charities will offer confidential, practical help. Depending on your situation, they can:

- help you to work out your budget
- check if you have to pay for a debt
- help you work out your priority debts – the ones you need to pay first
- advise you on the best way to manage your debts
- help you work out a plan to pay back what you owe
- negotiate with the people you owe money to – your creditors
- advise you on your rights.

You can also contact your local Citizens Advice for money and debt advice:

- England – debt helpline **0800 240 4420**
- Scotland – **0800 028 1456**
- Wales – **0800 702 2020**
- citizensadvice.org.uk.

Or, you can search for free debt advice agencies in your area on the MoneyHelper website (moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator). A debt advice service may be able to refer you to apply for some grants – see **chapter 8**.

If you're facing repossession or eviction, you should get advice as soon as possible. Contact Shelter (**0808 800 4444**, [shelter.org.uk](https://www.shelter.org.uk), [scotland.shelter.org.uk](https://www.scotland.shelter.org.uk) in Scotland, [sheltercymru.org.uk](https://www.sheltercymru.org.uk) in Wales) or the organisations on [page 21](#) for specialist debt advice. If you're in England or Wales, call our Helpline for advice (**0800 319 6789**).

Ask for a breathing space

In England and Wales, you may be able to get temporary protection from interest, charges or court action, through the government's Debt Respite Scheme. This is known as Breathing Space. A breathing space lasts for up to 60 days. Your creditors shouldn't contact you during that time. If this scheme is right for you, you'll need to apply through a debt advice service.

In Scotland, you may be able to agree a moratorium period, which is similar. This lasts for up to six months. You can only get this if you have received debt advice and are considering a debt solution, such as bankruptcy or a Trust Deed. Speak to a debt advice service to find out more.

Emotional support

Money worries can make you feel stressed and anxious, which in time may affect your mental health. If you need advice, contact Mind (**0300 123 3393**, [mind.org.uk](https://www.mind.org.uk)) or the Scottish Association for Mental Health (**0344 800 0550**, [samh.org.uk](https://www.samh.org.uk)). You can also use the online Mental Health and Money Advice service ([mentalhealthandmoneyadvice.org](https://www.mentalhealthandmoneyadvice.org)).

In England and Wales, you may be able to get a Mental Health Crisis Breathing Space. This is for people who are getting mental health crisis treatment. It lasts for as long as your treatment and for 30 days afterwards.



To do

Make sure you're claiming all the benefits you're entitled to. Contact our Helpline (**0800 319 6789**) to arrange a free benefits check or use our online benefits calculator (independentage.org/benefits-calculator).

For more information – including ways to manage rent arrears – visit our debt webpages (independentage.org/get-advice/money/debt).

8. Grants from charities

Before you apply

Most charities will only help if you're already receiving all the benefits you're entitled to. Some charities won't contribute towards the cost of items or services that should be provided by your council, the NHS or a government scheme.

Before you apply, make sure you do all of the following that apply to you:

- check if there are any benefits you can claim – use our online benefits calculator (independentage.org/benefits-calculator) or call our Helpline (**0800 319 6789**) to arrange a benefits check
- check what help you can get from your local council or the government's Social Fund (see **chapters 2–6**)
- get debt advice (see **chapter 7**)
- if you need money towards work on your home, apply for any other sources of funding, such as council or government grants. You should also check whether your landlord should be paying for the work or if home insurance will cover any damage. See our factsheet **Paying for home maintenance and repairs** for more information
- if you're applying for disability equipment, check whether your local council can help. If they can't, your doctor or occupational therapist should provide details of why you need the equipment and why it isn't provided by your local council. See our factsheet **Adapting your home to stay independent** for more information.

What sort of help could I get from a charity?

There are many charities that provide different types of help if you can't get support elsewhere.

You may be able to get:

- a small one-off payment or voucher for things like food or clothes
- larger amounts for household goods, such as a cooker or washing machine
- a one-off grant to cover an emergency or unplanned expense
- a grant towards a holiday or respite care
- disability equipment and aids
- help towards housing maintenance, repairs or removal costs
- help with travel costs.

Charities won't pay for items that are considered luxuries, foreign holidays, legal fees or debt. Most charities will need proof, such as a receipt, to show that you've used the grant as intended.



Good to know

Some charities offer small regular weekly or monthly grants to help with ongoing expenses. This shouldn't affect any benefits you are claiming, but it's a good idea to let your benefit office know so there won't be any problems with your benefit in the future.

You may be able to get small regular payments to help pay a top-up towards your care home fees, but this is rare. See our guide [Paying care home fees in England and Wales](#) (or [Paying care home fees in Scotland](#)) or visit our webpage for more information (independentage.org/get-advice/health-and-care/paying-for-care/care-home-top-up-fees). You can also call our Helpline if you have a question about care home fees (**0800 319 6789**).

Finding the right charity to apply to

Charities, benevolent funds and trusts have specific criteria for who they will help. Some charities will only consider applications from certain areas of the country, or from people of particular age groups or backgrounds. You may have to provide quite detailed information about yourself when you apply.

Turn2us can help you find a charity to apply to. Call them on **0808 802 2000** or use their online grant search tool at grants-search.turn2us.org.uk. You can also call our Helpline on **0800 319 6789** and arrange to speak to an adviser.

There are often books with details of charities in the reference section of local libraries too, such as the annual Guide to Grants for Individuals in Need, published by the Directory of Social Change.

Most charities support people in financial need who have something in common, such as:

- a profession, trade, job or industry – or one you used to have
- a religion or faith
- membership of a society, club or trade union
- a medical condition, illness or disability
- living in or coming from a specific geographical area.

Many funds also help the dependents of the people they support, such as partners or children.

You may not think you're eligible for a grant, but you might be surprised by how you could qualify. For example, vegetarians can apply to Vegetarian for Life, retired hairdressers can apply to the Hair and Beauty Charity and anyone who was a member of the Unite Union can apply to their benevolent fund.

Depending on the charity you apply to, you may be asked for information about your education, employment history, social situation or background. If you can't remember all the details of your work history, you can ask HM Revenue and Customs (HMRC) for a record (**0300 200 3500**, gov.uk/get-proof-employment-history).

For details of organisations that may be able to support you if you have a long-term health condition, see our guide [Living well with long-term health conditions](#). For example, Macmillan Cancer Support can make small payments to help people with costs related to living with cancer ([0808 808 0000](tel:08088080000), [macmillan.org.uk](https://www.macmillan.org.uk)).

If you have ever served in the armed forces, including National Service, or the Merchant Navy, you or your family may qualify for support from:

- the Soldiers, Sailors and Airmen's Families Association (SSAFA) ([0800 260 6767](tel:08002606767), [ssafa.org.uk](https://www.ssafa.org.uk))
- the Royal British Legion ([0808 802 8080](tel:08088028080), [britishlegion.org.uk](https://www.britishlegion.org.uk))
- the Royal Air Force Benevolent Fund (RAFBF) ([0300 102 1919](tel:03001021919), [rafbf.org](https://www.rafbf.org))
- Seafarer Support ([0800 121 4765](tel:08001214765), [seafarerssupport.org](https://www.seafarerssupport.org)).



Good to know

Most charities only have the resources to provide small grants. If you're trying to raise a large amount of money, you may need to apply to several charities at the same time. There are hundreds of charities out there, so it's worth doing some research.

How to apply

Each charity will have its own application process. Contact your chosen charity to ask them how to apply.

You may have to apply through an application form or online form, or by writing a personal letter. In some cases, you may have to apply through an intermediary. The charity will say if this is the case. An intermediary may be a GP, a social worker, an advice worker or an organisation, such as a disability charity.

The charity may ask for evidence that you've been turned down for other sources of funding, such as the local council, government schemes or other charities that might be more suitable.

Some charities have case workers or welfare officers who will handle your application. They may be able to help you apply to other charities, especially if the charity can't fund the full amount you need.

You can also get help to apply through organisations such as Turn2us (**0808 802 2000**, turn2us.org.uk) or Citizens Advice (**0800 144 8848** in England, **0800 702 2020** in Wales or **0800 028 1456** in Scotland; citizensadvice.org.uk), or other advice organisations that work with people in financial need. You can also call our Helpline on **0800 319 6789**.

When to apply

Charities set their own timetables for processing applications and awarding grants. Some charities have committees that meet to process applications, which may mean it takes longer to get a decision. If you need funding urgently, look for charities that process applications and make decisions quickly.

If you're turned down, you don't normally have any right to appeal. Being eligible doesn't mean you'll automatically get help. You may be turned down due to limited funding, even though you meet the charity's criteria. If so, you may be able to apply again to the same charity in the future.

Charities don't have to help you and, if they provide regular payments, can review or withdraw this help at any time. However, they should write to let you know about any changes to your payments.

9. Food banks and other support

Food banks

Food banks provide emergency boxes of food to people in need. They may also offer personal hygiene items, such as toilet paper, soap and other toiletries, and pet food. Some food banks run advice sessions to help you access other support and they may offer hot meals as well.

To get help from a food bank, you'll need a voucher or a letter from a professional, such as your GP, or an organisation like Citizens Advice or Independent Age. Ask your local food bank where you can get a voucher or referral. They should be able to put you in touch with the organisations they work with.

Food banks are run by the charity Trussell Trust ([01722 580 180](tel:01722580180), trusselltrust.org/get-help/find-a-foodbank) and a number of other smaller organisations. You can use the Independent Food Aid Network map to find them (foodaidnetwork.org.uk/independent-food-banks-map) or contact your local council. You could also contact the Salvation Army (salvationarmy.org.uk/foodbanks). Your faith community may also offer support.

Help from your council

Your local council should be able to give you information about places that offer free food in your area, including food banks, soup kitchens, community fridges and community hubs. You can find their contact details in the phone book or at gov.uk/find-local-council.

You may also qualify for emergency help from your council if you're struggling to pay for food – see [chapter 2](#).

10. Summary

- Make sure you're claiming all the benefits you're entitled to. Call our Helpline on **0800 319 6789** or try our online benefits calculator (independentage.org/benefits-calculator).
- If you're struggling with the cost of living or need help with unexpected expenses, you may be able to get support from local or national government – see **chapter 2**.
- You may be able to get an interest-free loan to help with essential one-off expenses, like a cooker or washing machine, if you're getting certain benefits – see **chapter 4**.
- If you're responsible for paying for a funeral and you're on a low income, you may qualify for help – see **chapter 5**.
- Find out if you can get help to pay your energy bills. You may qualify for support from your energy supplier or a grant from a charity – see **chapter 6**.
- Contact a free debt advice service if you're having problems paying back what you owe – see **chapter 7**.
- Many charities offer extra support if you can't get help elsewhere. For help to find a charity or apply for a grant, see **chapter 8**.

While we make every reasonable effort to ensure that our information is accurate at the time of publication, information can change over time. Our information should not be used as a substitute for professional advice. Independent Age does not accept any liability for any loss however caused arising from the use of the information within this publication. Please note that the inclusion of other organisations does not constitute an endorsement from us.

The sources used to create this publication are available on request. Contact us using the details below.

Thank you

Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us.

How did we do?

To tell us what you think of our information, contact us using the details below. We will use your feedback to help us plan future changes to our publications.

If you would like to be involved in helping us to develop our information products, you can join our Readers' Panel. For more information, visit independentage.org/readers-panel or call us.

Other formats

If you need this information in a different format – such as large print or audio CD – please contact us.

Contact us

Call **0800 319 6789**

Email advice@independentage.org

Visit independentage.org