



With financial difficulties becoming an issue for more and more people, now is a good time to check your benefits entitlement.

You can ask a local advice centre to help you, or if you have access to the internet there are several well-known benefits check websites that you can use. Whichever route you take, first of all you'll need to gather together information about your finances. This means:

- Your income this could be wages from work, rent from a lodger or any other income that you get. You will also need to know any **benefits you currently get** (such as Personal Independence Payment or Carers Allowance).
- **Savings** this could be in bank accounts, bonds, ISA's or cash kept at home. If you have savings shared with someone other than your partner you will need to know the value of your share.
- Investments you will need to know the approximate value if you cashed in on your investment. If you have investments shared with someone other than your partner you will need to know the value of your share. The value of some types of investment are ignored and you may need specific help from an advice agency about whether to include it or not
- **Property or land** this includes only properties or land you own in addition to your current home and garden.
- Your rent and/or council tax amounts

If you are a couple that live together (whether married or not), you will need this information for both of you, as it will be a joint claim. You will also be asked about any other people who live with you, including children aged under 19 who you or your partner get child benefit for. If someone lives with you who is aged over 19 they will usually need a benefits check in their own right.

Carers

Additional information for people who look after someone:

- Who you care for and whether they get any disability benefits (such as Attendance Allowance, Disability Living Allowance or Personal Independence Payment).
- The type and level of support you provide on a day-to-day basis.

Please note that applying for some benefits may have an impact on your cared-for's benefits if you do not live with them. If this is the case please seek advice before applying.

Online benefit calculators

There are many different free and independent calculators online that guide you through what information to include and give you a list of what you could be entitled to and how to begin the process of applying. If you already get some benefits, it would be best to check the results with an advice agency before applying – this is because it could trigger a move to Universal Credit.

Entitled To: www.entitledto.co.uk/benefits-calculator/entitlement-calculator.aspx

Turn2Us: http://benefits-calculator.turn2us.org.uk

Policy in practice: https://www.betteroffcalculator.co.uk/login

Local advice agencies

If you're not sure how to check online or would like some help to understand whether you are entitled to any benefits, there are plenty of places who can advise you.

Agnes Smith Advice Centre (Blackbird Leys, Oxford) - 01865 770206

Barton Advice Centre (Oxford) - 01865 744165

Citizen's Advice:
Cherwell 0808 278 7906
Oxford City 0808 278 7909
South & Vale 0808 278 7907
West Oxfordshire 0808 278 7908

Rose Hill & Donnington Advice Centre (Oxford) - 01865 438634

Vale Community Impact (previously named Wantage Independent Advice Centre) – 01235 765348

Universal Credit "Help to Claim" support provided by Citizen's Advice 0800 144 844

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