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# MoneySense for single parents”

a straight talking  
guide to managing  
your money

**Gingerbread**

Single parents, equal families

 **RBS**

The Royal Bank of Scotland Group

**Gingerbread**  
Single parents, equal families



This booklet is produced in conjunction with The Royal Bank of Scotland Group and Gingerbread, and provides single parents with impartial money guidance.

### MoneySense

MoneySense is the Royal Bank of Scotland Group's financial education programme, which has been developed to ensure people are able to make informed decisions about their money and understand how financial products and services work.



## Contents

The benefits of budgeting	2
Budget planner	4
Managing your spending	6
Maximising your income	10
Banking and saving	14
Borrowing sensibly	16
Dealing with debt	20
What to do if your relationship has just ended	24
Useful organisations	28

Raising a family is a hugely rewarding experience, although it's not without its challenges, particularly financially. Managing on one income can be tough but taking control of your finances can help you to feel on top of things and keep you one step ahead.

Whether you are a new single parent, or you are used to being the main support for your family, this booklet could be for you. It contains lots of useful information to help you take control of your money. It offers guidance on making the most of your income, how to budget effectively for today and plan for the future, how to deal with household bills and get help if your finances become difficult to manage. At the end of the booklet there's a list of useful organisations where you can get more information and advice on the topics covered.

## Parent's Top Tip

I budget to make sure I have enough put away for family birthdays and celebrations. By planning ahead and knowing what money I have, I can spread the cost.

Tahira, mother to Alina

## The benefits of budgeting

### Why bother?

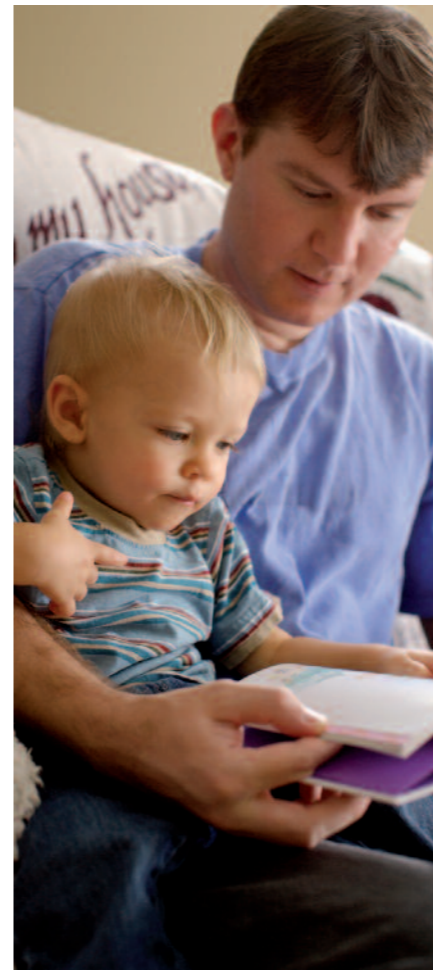
A budget is not about saving money; it's about knowing how you spend it. This allows you to see whether the money you have coming in every month is more or less than the money that goes out. A properly designed budget will allow you to spread payments over the year, rather than facing big bills.

### Where to start?

The starting point for any budget is to make a list of your income and household spending. For your income, you'll need to list all the money you receive in a week or a month – wages, benefits, maintenance, pensions – and add them all up. Be careful not to mix monthly and weekly figures.

Next, make a list of all your regular household spending. This can be a bigger job but don't be put off; seeing everything written down can help you to get a clear idea of how your budget is working.

Your household expenses will include things like rent or mortgage, council tax, utility bills, insurance, food, nappies, clothing, tv/phone/internet, loan or credit card payments, childcare and so on.



Making a budget only works if you are honest, so if you treat the family to a takeaway every week you need to include it in your spending list! You should also add an amount representing the money you spend socially and on family outings. If you are not sure how much to include, make a record of everything you spend over a month by keeping receipts and noting down costs – you may be surprised how the small amounts for bus fares, school trips or sweets add up.

Be sure to include annual costs such as holidays, birthdays, dentist and school uniform. Add up what you think you may spend in a year (check bills and bank statements for amounts) and divide this by 12 to get a monthly cost, or by 52 to get a weekly cost.

**Use the budget planner on page 4 to help you to create your family budget.**

You should now have a number for the amount of money you have coming in every week or month and another one for the money you spend. All you need to do is compare them and see which one is higher. If you have more money coming in than you do going out, then you are in control and you could think about ways to save and make any excess money work effectively for you.

If, on the other hand, the money you spend is higher than what you have coming in, then you need to look at ways to boost your income and reduce your expenditure. If this still doesn't balance the books, then you should get advice to find the best solution for dealing with any debts as quickly and effectively as possible.

# Budget planner

## Income

Wages/Salary	£
Income Support	£
Jobseeker's Allowance	£
Employment & Support Allowance	£
Child Benefit	£
Tax credits	£
Disability benefits	£
Maintenance	£
Pensions	£
Savings interest	£
Other	£
	£
	£
<b>Total income</b>	<b>£</b>

## Expenditure

### Regular bills

Mortgage/rent	£
Council tax	£
Electricity	£
TV licence	£
TV package (satellite, cable)	£
Water	£
Life insurance	£
Buildings insurance	£
Contents insurance	£
Car insurance	£
Car tax	£
Telephone (mobiles, landlines)	£
Maintenance	£
Other	£

### Everyday costs

Food/groceries	£
Childcare	£
Travel (petrol, bus fares, etc.)	£
School costs (meals, uniforms, etc.)	£
Other	£

### Occasional costs

(work out the total annual cost and divide by 12 for monthly amounts, or by 52 for weekly amounts).

Birthdays	£
Car repairs/servicing/MOT	£
Festive giving	£
Clothing	£
Health costs (dentist, optician, etc.)	£
Holidays	£
Other	£

### Leisure

Club membership	£
Other casual spending (cigarettes, sweets, etc.)	£
Socialising (pub, restaurant, cinema, etc.)	£
Trips out	£
Savings	£
Other	£

### Loans, credit cards, etc.

Personal loan	£
Car loan	£
Credit card	£
Store card	£
Catalogue	£
Hire purchase	£
Money owed to friends and family	£
Other	£
<b>Total expenditure</b>	<b>£</b>

**Total income less total expenditure**      **£**

- Remember not to mix monthly and weekly figures!
- Only write down what you actually spend – you do not have to complete every box. Add any items that are not listed under 'other'.

## Parent's Top Tip

“If you've got internet access, give online supermarket shopping a go. I use it when I need to do a big shop. It saves me time and means I don't buy things on impulse that we don't really need. Some price comparison websites compare the top four supermarkets to get the best price. Check for delivery costs – some are free, and even if they're not for me it's cheaper than us all going on the bus or getting a taxi back from the supermarket.”

Alexander, father to Anna and Jodie

## Managing your spending

Once you can see your budget written down, you may be able to see ways of making savings. It's amazing how much you can spend on small items such as coffee, magazines or buying lunch every day at work. Here are just a few examples of ways to make savings.

### Target your energy bills

Turn your heating down by one or two degrees, your hot water by five degrees, put lights off when you aren't in the room, try energy saving bulbs and don't leave electrical appliances on stand-by. By making these small adjustments, you should see your energy bills reduce!

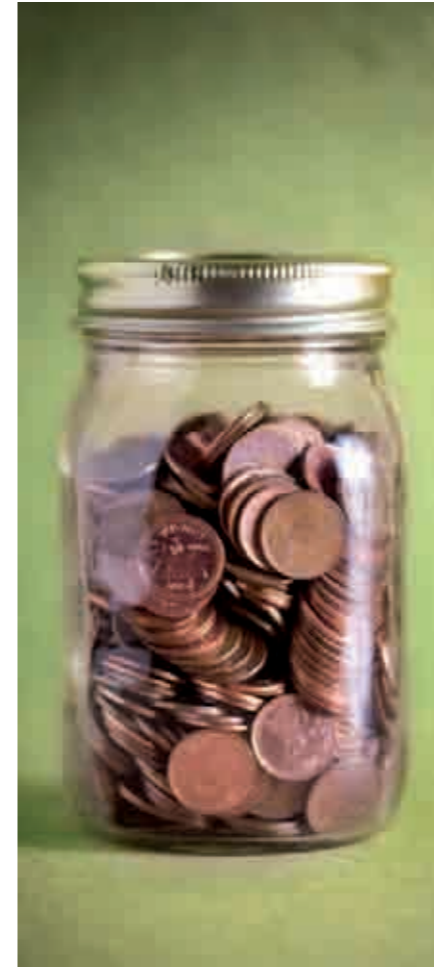
### Pay your utility bills in a way that suits you

If you struggle with large bills, speak to your supplier about paying weekly or monthly, by direct debit or using a paypoint card.

Often discounts are available if you pay utility bills by direct debit. Ask your supplier if they have any deals and check if you can get a better deal elsewhere.

Some suppliers offer a cheaper price for fuel if, for example, you, or someone in your household, are disabled or have a long-term health condition. Ask your supplier if you are paying the lowest possible price for your fuel.

If things are really tight and you're struggling to pay your bills, your supplier should be able to give you the name of a charitable trust set up to provide grants for this situation.



### Review your mortgage regularly

Mortgage rates change all the time and banks and building societies change their products as the Bank of England changes the base rate of interest. Review your mortgage at least once a year to make sure it's competitive. If you are changing your mortgage, look beyond the rate of interest you're offered and make sure you understand any penalties that will be applied if you repay your loan early. Remember to take any fees into account as well.

### Find out if you can get help with council tax

If you're the only adult in your household who has to pay council tax then you should get a 25% discount on the bill. Also check to see whether you're entitled to Council Tax Benefit. Contact your local authority to apply for both Council Tax Benefit and the discount.

### Check your insurance policies

Car insurance, house insurance and life insurance cost all of us a lot of money, yet it's tempting to just renew policies every year without checking how competitive they are.

There are a number of price comparison websites to help you compare the best deals. Also check what your policies cover you for and whether they are still of use.

## Parent's Top Tip

I have a reward chart to decide what treats or pocket money my daughter should get. I use stars or stickers to show when she's been good. For older children, points could be earned by helping out at home or doing well at school. I find that this helps with discipline and teaches them that money doesn't grow on trees!

Tahira, mother to Alina

### Involve your children in budgeting

It can be hard to resist the requests of children, especially over the festive period when advertising of children's products increases. Young children often believe that parents have an endless supply of money, so make budgeting a family exercise.

If your child receives pocket money, encourage them to think about how they might spend and save their money – get them into the savings habit as early as you can!



## Parent's Top Tip

My advice would be to apply for all of the benefits that you are eligible to receive. Get independent advice to work out what you may be entitled to and check that what you are receiving is correct. If you don't get any extra then you are no worse off and if you do, it's a bonus.

Elizabeth, mother to Ben

## Maximising your income

Consider these suggestions for boosting your income. They could help to relieve pressure on your household budget, or allow you to put some money aside for a rainy day.

### Are you entitled to benefits?

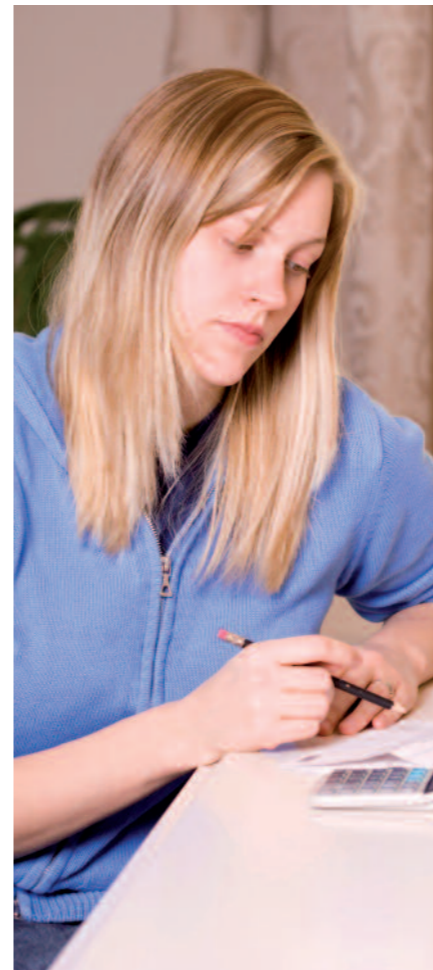
Make sure that you are receiving all of the benefits and tax credits that you are entitled to. This is especially important if you have had a change in circumstances, such as separating from a spouse or partner, or had a drop in income. Extra benefits may be available if you are a carer, you or your child is disabled, or you are pregnant. The benefits that you can receive depend on your circumstances. For more information, contact the Gingerbread Single Parent Helpline or your local advice centre.

### Can you get help with your housing costs?

If you are receiving benefits you may be able to get help with your mortgage interest payments – contact your local Jobcentre or advice centre for more information. If you rent a property and have a low income, you may be able to get help with the cost through Housing Benefit, whether you are working or receiving benefits.

### Are you getting child maintenance?

You can apply for child maintenance if you are your child's main carer. Child Maintenance Options can provide information on the options available for arranging child maintenance.



If you are experiencing problems with child maintenance or want to know more, speak to an organisation such as Gingerbread, or your local advice centre. See the list of useful organisations on page 28.

### Are you paying too much tax?

While we all have a responsibility to pay tax on the money we earn, there may be no need to pay again when you save or invest money. Check the tax status of any investments to make sure you are not paying tax unnecessarily and look into tax-free savings accounts.

### Can you rent a room?

Under the Government's approved 'rent a room' scheme, you can receive up to £4,250 per year from a lodger without paying tax. Check your tenancy or mortgage agreement carefully before renting a room to a lodger. If you take in a lodger, remember to update your household insurance and declare any income from a lodger when claiming benefits.

### Are your savings working effectively?

If you have money in a bank or building society account make sure you are getting a competitive interest rate and, if not, search the market for an alternative. Ask around your local high street banks and building societies to see what is available, or use one of the many comparison websites to find a good deal.

## Our Top Tip



Use the Childcare Indicator calculator available on the HM Revenue and Customs website to check if you would be better off receiving vouchers or Working Tax Credit for childcare. Visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

### Is your child eligible for the Child Trust Fund?

The Government set up the Child Trust Fund to encourage savings for children and help them to learn about finances. It's a tax-free savings account for children born after 1 September 2002. The account belongs to your child but money cannot be accessed until they turn 18. The Government gives every eligible child a voucher of £250 to start the fund and another £250 when they reach the age of seven. More money is given to children in low-income families and children receiving Disability Living Allowance. To find out more, visit [www.childtrustfund.gov.uk](http://www.childtrustfund.gov.uk) or call 0845 302 1470.

### Can you get help with childcare costs?

If you are working, you may be able to get help towards childcare costs through Working Tax Credit. Some employers also offer a scheme where you exchange part of your wages for childcare vouchers. You do not have to pay income tax or national insurance on the amount that is exchanged for vouchers, which could save you money. If you choose vouchers, any amount of Working Tax Credit that you receive for childcare will be reduced. Always check that you would be better off before accepting childcare vouchers.

## Parent's Top Tip



For such little people, babies and toddlers can be really expensive. I signed up for the baby clubs in some high street stores. Many of them send you coupons for money off baby products, like nappies, until your child is 2, or give extra loyalty points to club members. This way I save on everyday essentials and collect points to spend later!

Tracy, mother to Max



## Our Top Tip



Pay off any debts first, as interest paid on a debt is likely to be higher than interest earned on a savings account.

## Banking & saving – planning for the future

If you have money left at the end of every month then you need to think about the best place to put it. Where you save will depend on whether you are saving for the short term, medium term, or long term.

### Everyday saving

Savings do not have to be a long-term commitment. Putting a little money aside each week or month soon builds up and can help to ease the pressure when there is a sudden expense, such as the washing machine breaking down or a school trip. To ensure your money is working hard for you, find a high interest deposit account that lets you access your cash instantly.

### Medium-term saving

Medium-term saving is generally considered to be longer than 5 years. In this case, you may want to use a deposit account that restricts access and in return gives a higher rate of interest.

If you are willing to take more risk you can invest in trusts or accounts that are linked to the stock market. While these investments may be more risky, they do carry the potential of higher reward, although you could lose some, or all, of your initial investment. You should take independent financial advice before deciding on this sort of investment.

It can help to think about your goals and what you are saving for. For example:

Mike's daughter is starting a new school next year, where she will need to wear a uniform. Mike thinks that it will cost around £100 to buy the uniform and works out that if he can put aside £2 per week he will have saved enough money to buy everything.

He works this out by dividing the amount of money he wants to save by the number of weeks there are before he needs to buy the uniform.

Mike would like to save £100 and has 52 weeks (a full year) to save up.

$$100 \div 52 = \text{£}1.92$$

Mike rounds this up to £2 per week, as it is easier to put aside a round amount.

In 52 weeks he will have saved £104 ( $\text{£}2 \times 52 = \text{£}104$ ). If he is able to put the money in a savings account that pays interest, he may have more money at the end of the year.



## Parent's Top Tip

“ I set up a regular transfer from my current account to a savings account at the end of the month. By treating it as a regular bill, I don't miss it and I get some interest on savings. It helps me to save up for Christmas and I can fall back on it if there is an emergency through the year. ”

Aleksander, father to Anna and Jodie

### Longer-term saving

For the long term you may want to have some sort of pension in place, partly because these investments are generally tax efficient and also to plan for your retirement. Again, you should get independent financial advice before deciding which type is best for you.

## Borrowing sensibly

We will all borrow money at some point and this isn't necessarily a bad thing. Sensible borrowing can help smooth out short-term gaps between income and expenditure, or help you to buy large items, such as a house or car. There are advantages and disadvantages to each type of borrowing. In broad terms the cost of money, which refers to the interest charged, is different depending on where you borrow from and the period of time which you take this over. The list below shows the relative cost of different types of borrowing, from inexpensive to expensive:

Mortgage	£
Overdraft (authorised)	££
Personal Loan	£££
Credit Card	££££
Store Card	£££££
Doorstep lender	££££££

## Our Top Tip



Avoid late payment fees by paying on time. Set up a direct debit so the money is collected from your bank account. If you're not sure how much you'll be able to pay, set up a direct debit for the minimum and make a separate payment for whatever you can afford each month.

Money you borrow will not always fit in nicely to the list opposite. Some mortgages are more expensive than some credit cards, depending on how much interest is charged and when. The important thing to remember is to never sign a credit agreement until you are sure that you understand exactly how much you will be asked to repay and over what period of time. You should also ask what penalties you are likely to face if you have a change in circumstances and are unable to make regular payments.

### Borrowing small sums

#### Overdrafts

For short-term borrowing, a bank overdraft might be the answer. Always arrange these in advance with your branch because higher rates of interest will be charged for an unauthorised overdraft. Check what interest you will be charged and compare this to other options.

#### Credit cards

Credit cards provide a flexible way to borrow but it's important to control them, rather than letting them control you. A credit card with an interest free promotional period is a good move but remember, when the interest-free period ends, the rate can rise considerably.

#### Store cards

These might help you get a one-off discount but check the interest rate as this can be high, which means borrowing on them may be very expensive and should therefore be considered carefully.

## Our Top Tip



Check the Annual Percentage Rate (APR), which shows the total cost of borrowing on any loan. The higher the APR the more you will pay back, so look for the loan with the lowest APR.

### Borrowing larger amounts

#### Mortgages

Buying a home will probably be the biggest purchase you'll ever make and there's no denying the thrill of having a place to call your own. However, there are lots of things to think about before you make an offer on a property. When saving for a deposit, make sure that you budget for monthly mortgage payments and also remember that there will be legal fees, stamp duty and moving costs to consider. You'll also be responsible for any ongoing repairs and maintenance of the property.

Despite all that, buying a home can be a great investment. Assuming that over time you pay off your mortgage, you'll be left with a valuable asset. Even if you decide to sell your property in the future, there's a good chance (although there are no guarantees) it will have risen in value, leaving you with a profit.

#### Personal loans

If you're buying a new car or making home improvements, personal loans can be a good move. Most offer fixed rates over a fixed term, so you'll know exactly what you're going to pay each month and for how long.

For larger amounts of more than £25,000, you may have other options, such as extending your mortgage, as this can be offered at a lower rate of interest than a loan. However, you should only really consider this option if the money is going to be used to add value to your home. Always get independent financial advice to weigh up your options.



#### Hire purchase

This is a popular method for buying expensive items such as cars, as you can pay for the item by monthly repayments over an agreed period. However, interest rates can be more expensive than other types of credit. You should also take care with 'buy now, pay later' interest-free deals. If you don't settle the debt on the payment date, interest at the full rate can be backdated to the date of purchase. Remember that goods on hire purchase do not belong to you until all of the payments due under the agreement have been made.

#### Debt consolidation

Borrowing a lump sum to pay off several debts can simplify your finances but it should only be used to tackle those high interest debts that you can't switch to a lower rate. Proceed with caution if you are considering using a debt consolidation or debt management firm. Some offer to bring all debts under one roof, so you only have to make one monthly payment. However, if interest is still being charged it's going to take you a long time to pay off the debt by smaller instalments.

These firms can also charge a very high fee. In particular, look out for hidden charges and beware of promises to sort out your problems overnight – especially if the company is implying that you'll be free to start spending all over again. Their involvement may also affect your credit rating.

Speak to a debt adviser to work out all of your options. There are many reputable, free money advice and debt counselling agencies, which can support you; some are listed in the useful organisations section on page 28.



## Dealing with debt – What happens if things get tough?

There are lots of reasons why you may find yourself slipping into debt. Splitting up with a partner, losing your job, or an unexpected illness can all cause you to fall behind with payments that were manageable before. You may feel anxious or embarrassed but don't be put off from getting advice – there are lots of free advice agencies out there that can help you. Although you may feel like burying your head in the sand, the sooner you get advice, the easier it will be to deal with.

You may be surprised to find that many of your creditors want to help you, but they can't do this until they know you are having difficulties. Contact creditors and tell them about your situation, including any unexpected events or special circumstances that have contributed to the problem. If you are struggling to reach an agreement with a creditor, get independent advice from one of the organisations listed on page 28 or your local advice centre.

### **Here are some top tips to help get you started in managing your debts:**

#### **Take stock of your situation**

Make a complete, accurate and honest list of all of your debts, including unpaid bills and money owed to friends and family. Add debts that you may not have fallen behind with yet – especially if trying to pay them is leaving you short of money for other essential items.

### **Parent's Top Tip**



I got into debt a few years ago. I was in denial and had borrowed money to pay off debts. I'd been paying one loan for so long that I didn't even think about it as a real debt; it became part of my everyday expenses. It was only when I finally totalled it all up that I realised just how much I owed. This was the turning point for me. I feel much more in control now I've been honest with myself.



**Sonya, mother to Adil**

#### **Think about joint debts**

If a bill is in joint names, you are 'jointly and severally' liable (responsible) for it. This means that either person named on the bill can be asked to pay the full amount owed. If the other person cannot, or will not, pay the debt, you can be asked to pay all of it. Give the contact details of the other person to the creditor so that they can be asked to make payments too.

#### **Check whether the debt is insured**

If you have insurance, it may be that you won't have to repay the debt yourself, especially if your situation has changed due to illness or redundancy. Check the original paperwork to see what you are covered for and contact the insurance provider as soon as you think you may need to use the policy, ideally before you have to stop making payments.

#### **Prioritise your debts**

Not all debts should be dealt with in the same way – the important ones should be a priority. For example, if you don't pay your mortgage or rent you could lose your home; if you don't pay your credit card bill you could end up on a credit black list. Which is worse? It doesn't mean you should ignore any of your debts but you should think about the consequences of not paying each one. A debt adviser can help you to work out your priorities and a plan of action.



### **Use a free debt advice agency**

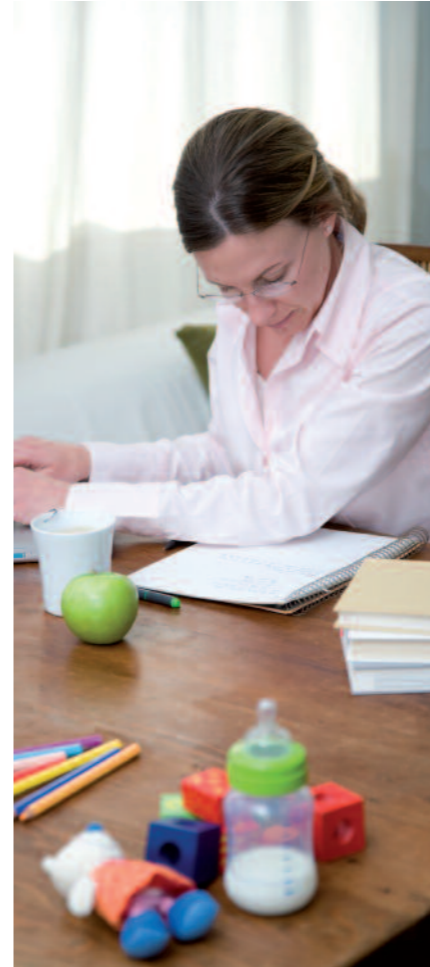
There are a number of organisations that will offer to reduce your monthly debt repayments significantly. This may sound like a great deal but what you won't be told is that it'll take you a lot longer to pay off the debts and that the debt company will take part of your monthly payment as a fee. There is plenty of free advice out there – visit your local Citizens Advice Bureau or contact one of the organisations listed on page 28.

### **It's never too late to get advice**

Even if you have ignored many letters from your creditors, it's usually never too late to sort out the problem. Speak to your creditor and tell them about your situation. If you can't reach an agreement ask them to stop any action whilst you get advice.

### **It's never too early to get advice**

The sooner you can speak to a creditor the better. It's better to make the phone call to say 'I don't think I'll be able to pay you this month', rather than the one that says 'I'm sorry I haven't paid you for the last three months'!



### **Don't borrow your way out of debt**

It can sometimes seem very tempting to take out more loans or credit cards to help you through tough times, or even to pay other bills. Don't do it, unless it's part of a one-off debt-clearance exercise and it will save you money overall. If you can't pay your existing loans, chances are you won't be able to pay the new ones either. Seek help from a debt adviser to work out all of your options – there are likely to be alternatives to borrowing.

### **Struggling to get a bank account?**

If your credit record is not good you may find it difficult to open a bank account that has all the benefits you would expect. Instead you should look at a 'basic account' that will allow you to make deposits but won't provide an overdraft or cheque guarantee card.

The Financial Services Authority produces a useful booklet called 'Just the facts about basic bank accounts'. It explains more about basic bank accounts and lists the accounts available. For a copy of the booklet visit [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk) or call 0300 500 5000.

## Parent's Top Tip

I use internet banking, it's so much easier than taking the children down to the branch or squeezing a visit into my lunch break. It's quick and efficient – I can move money around and pay bills easily.

Tahira, mother to Alina

## What to do if your relationship has just ended

If your relationship with a partner or spouse has recently ended, or is about to end, there are many things to think about and money is likely to be at the top of the list. Take advice as soon as you can to work out the best way to deal with any joint money issues.

### Dealing with joint bank accounts

If you have a joint bank account you need to decide what you're going to do with it. You should try to do this together if possible. However, sometimes this isn't possible and instead your bank will be able to provide you both with a form to sign with your instructions in relation to the account.

If you are worried about an ex-partner taking money from a joint account, you may need to act quickly. Contact the bank to put a stop on the account. If there is any disagreement over money in the account, ask for it to be frozen and speak to a solicitor as soon as possible.

### Open your own bank account

Open your own bank account, if you do not already have one. This means that any wages, benefits or tax credits you are entitled to can be paid direct to you. Your bank will be able to advise you on the ID requirements which you will need to open a bank account.



### Joint credit cards

If you are the main cardholder and feel it is appropriate to do so, contact the card provider to put a stop on the card and request a new one for yourself.

### Find out what your rights are to remain in your home

Your housing rights depend on what type of accommodation you live in and whether you were married, in a civil partnership or were cohabiting when the relationship broke down. Housing rights also differ depending on whether you were renting, owned your property or had a mortgage.

If possible, get specialist advice before leaving your home, especially if you are thinking of applying to your local authority for housing. Contact your local advice centre or Shelter.

If you wish to remain in your home, you may need to take on the full payments for the rent or mortgage. If the mortgage or rent agreement is in joint names or just in someone else's name, you should also get advice about your right to stay in the property. See the list of useful organisations on page 28.

## Parent's Top Tip

“  
Make a fresh start by getting rid of clutter. Sell any unwanted items to make some extra cash, or advertise for free on recycling websites such as Freecycle ([www.freecycle.org](http://www.freecycle.org)) to get rid of items you can't sell. Your local charity shop may also welcome donations of clothes or household goods.

Tahira, mother to Alina

### Protect your assets

Speak to a solicitor if you think an ex-partner may get rid of property or other assets. If you are on a low income, check to see if you can get free advice through the Legal Aid scheme – solicitors who offer Legal Aid work will be able to tell you if you qualify. If you have to pay for advice, check home, car or other insurance documents to see if they provide legal advice as part of their cover. Some solicitors also offer their first appointment free of charge.

### Make or alter a Will

If you don't have a Will, you should get one to ensure any property or assets you own are distributed in the way you intend. Also make sure you alter an existing Will so that it still accurately reflects your wishes.

### Deal with joint bills

You do not have to pay bills that are solely in an ex-partner's name, even if the money was for your benefit. You might wish to make a voluntary arrangement with your ex-partner because you feel it's fair.

If your name is on a bill, you are responsible for paying it. If anyone else named on the bill refuses to pay it, you can usually be asked to pay the full amount owed. This is called 'joint and several' liability. For joint debts with an ex-partner, give the credit company both of your contact details so that your ex-partner can also be asked to make payments.



### Sort out private pensions and life insurance policies

If you nominated your ex-partner to benefit from your pension or life insurance policy, you may wish to consider changing this. Contact the pension or insurance company directly to discuss making changes.

### Make a list of people you should tell

There are many people that you may need to tell about your change in circumstances. This could include: your mortgage lender or landlord (although seek advice about your housing rights and options first), your local authority, HM Revenue and Customs if you are receiving tax credits, the Jobcentre if you get any benefits, banks, insurance companies and utility companies.

## Useful organisations

### **Gingerbread**

Gingerbread is the leading charity working with single parent families. Its range of services include the Gingerbread Single Parent Helpline, a membership scheme, training and learning opportunities for single parents and practitioners, and campaigning and policy work.

The Gingerbread Single Parent Helpline provides free, confidential information and advice, as well as free factsheets, on a range of issues affecting single parents, including benefits, tax credits, contact, childcare and maintenance.

**Gingerbread Single Parent Helpline 0808 802 0925**  
[www.gingerbread.org.uk](http://www.gingerbread.org.uk)

### **One Parent Families Scotland Lone Parent Helpline**

Provides confidential advice and information for single parents in Scotland.

Tel: 0808 801 0323  
[www.opfs.org.uk](http://www.opfs.org.uk)

### **Child Maintenance Options**

Information on the maintenance options available and making the arrangement best suited to your circumstances.

Tel: 0800 988 0988  
[www.cmoptions.org](http://www.cmoptions.org)

### **Citizens Advice**

Use their website to search for a Citizens Advice bureau near you or look in the Yellow Pages. Bureaux can usually advise on a range of issues including benefits, tax credits, council tax, housing and consumer matters.

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **Community Legal Advice**

Advice on benefits, family law, employment, money, housing and education. Information is available online and via their helpline for those entitled to Legal Aid. The telephone advisers can tell you if you qualify for Legal Aid, and the website lets you search for a legal adviser near you.

Tel: 0845 345 4 345  
[www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)

### **Consumer Credit Counselling Service**

Free, confidential debt advice and debt management plans

Tel: 0800138 1111  
[www.cccs.co.uk](http://www.cccs.co.uk)

### **Consumer Direct**

Free advice and information about consumer issues.

Tel: 08454 04 05 06  
[www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)

### **Directgov**

Government website with more information on Child Trust Funds, benefits, tax credits and support for home owners.

[www.direct.gov.uk](http://www.direct.gov.uk)

### **EDF Energy Trust**

Produces the 'Utility Trusts and Schemes' booklet covering the many funds available to help vulnerable groups. Call or visit their website for a copy of the booklet.

Information line: 01733 421050  
[www.edfenergytrust.org.uk](http://www.edfenergytrust.org.uk)

### **HM Revenue and Customs**

Information about tax credits and Child Benefit. A childcare indicator calculator, to help you decide whether you would be better off receiving childcare vouchers, is also available on the website.

Tax Credit Helpline: 0845 300 3900  
Child Benefit Helpline: 0845 302 1444  
[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

### **MoneySense**

Free and impartial money guidance from the Royal Bank of Scotland Group to help you to understand and manage your money.

[www.natwest.com/moneysense](http://www.natwest.com/moneysense)  
[www.rbs.co.uk/moneysense](http://www.rbs.co.uk/moneysense)

### **Independent Financial Advice**

This websites allows you to search for independent financial advice in your area.

[www.unbiased.co.uk](http://www.unbiased.co.uk)

### **Jobcentre Plus Benefit enquiry line.**

Tel: 0800 055 6688  
[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

### **Money Made Clear**

Independent, free information on money matters from the Financial Services Authority. An electronic budget calculator is available on their website.

[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)

### **National Debtline**

Free and confidential debt advice.

Tel: 0808 808 4000  
[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

### **Shelter**

Free advice about housing rights, problems and eviction.

Advice line: 0808 800 4444  
[www.shelter.org.uk](http://www.shelter.org.uk)

### **The Home Heat Helpline**

Practical advice on grants for free home insulation, reduced tariffs and special payment options provided by your energy supplier to help those struggling with their fuel bills.

Tel: 0800 33 66 99  
[www.homeheathelpline.org.uk](http://www.homeheathelpline.org.uk)

**Gingerbread**  
Single parents, equal families

Further printed copies of this booklet are available from the Gingerbread Single Parent Helpline on freephone 0808 802 0925. The booklet is also available online at [www.rbs.co.uk/moneysense](http://www.rbs.co.uk/moneysense)

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*The Royal Bank of Scotland Group*