

Speaking Frankly ...

Is a practical advice column which will appear in Contact on a regular basis. The advice offered here is of a general nature. If you do have a specific query and would like a personal response then please contact Frank MacDonald at the address below. Your general views and questions are always welcome.

I have had my working hours reduced and am finding it increasingly difficult to balance my financial commitments on the reduced income. What potential sources of additional income might be available?

- if you have a child/children aged under 16 (or 16-18 and in full-time education, you may qualify for Child Tax Credits in addition to any Child Benefit already being paid
- subject to an assessment of your circumstances and income, you might qualify for assistance with housing costs (Rent Allowance) and Council Tax Benefit.
- Provided you and/or your partner are working for at least 16 hours weekly, you may qualify for Working Tax Credits.

Further details are available here:

http://www.adviceguide.org.uk/index/life/benefits/benefits_and_tax_credits_for_people_in_work.htm

If you have secured and unsecured commitments and if you are unable to make the regular payments required, consider approaching either a Citizen's Advice Bureau or other Money Advice Centre. Whilst you may proceed alone in negotiations with Banks or other creditors, it is often very useful to enlist the support of a specialised advice agency in the first instance. CAB's and Money Advice Centres really can help to draw up a workable financial programme and can lend substantial ongoing support in negotiating agreement with creditors whilst helping ensure that you and your family have sufficient household resources.

www.cccs.co.uk

www.nationaldebtline.co.uk

http://www.direct.gov.uk/en/Bfs11/BenefitsAndFinancialSupport/DG_10018839

Whilst the CIOB Benevolent Fund cannot help directly with meeting debt payments, it can sometimes offer support towards general and household expenses to ease financial pressure. You might wish to contact the Secretary, Frank MacDonald (contact details below) for further information.

Following redundancy, I want to use the time to take up some specialized, short-term Courses, which might help me to secure suitable employment. Can the CIOB Benevolent Fund assist me with the costs?

The CIOB Benevolent Fund is geared primarily towards helping past and present members and their families, facing hardship. In times of difficulty, the Trustees generally try to support members with day-to-day living costs.

Whilst the Benevolent Fund cannot assist with the costs of academic or courses that entail extensive duration, it can and does sometimes help members who need to take up specific short-term, skills-based training and who have financial hardship. Naturally, each application is considered in light of the prevailing circumstances.

Ways to help...

Subject to individual circumstances, the CIOB Benevolent Fund can help families in situations of financial hardship. Whilst the Fund cannot help with paying debts, it can sometimes help members and their families with day-to-day household costs.

The CIOB Benevolent Fund is here to help members. It is a resource made possible by members and for members. Be it practical advice with employment matters, addressing housing issues or facing consequences of ill-health or early retirement, the Secretary is available to offer confidential advice and support. If you would like to discuss any concern then please do feel free to contact us. All enquiries are entirely confidential.

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