Every penny counts…
helping you make the most of your money

This booklet is designed to help you to make the most of your money.

We want you to be able to make your money go further, and we provide a range of services that can help you achieve this.
3 Helping you find employment

4 Paying Your Bills
5 Paying Your Rent
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12 Home Insurance

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15 Planning your budget

16 Managing Debt
17 Ladder of Credit

18 Banks
19 Credit Unions
21 Moneyline Cymru

22 Grants and Benefits

25 Useful Contacts

If you would like this information in large print, Braille, CD, in Welsh or explained in your own language, please call 01495 745907.

Os hoffech y wybodaeth hon mewn print bras, Braille, CD, yn Gymraeg neu yn eich iaith eich hun, ffoniwch 01495 745907.
Helping you to find employment

“Melin Works” offers a variety of projects which help you improve your skills and find work.

Here is a flavour of what we can do for you:

Melin Volunteers

We match the skills you have or would like to learn with the volunteer placements that are available. This looks great on your CV and will take you a step nearer to finding employment.

GwirVol

GwirVol is our Volunteering Programme for young people. Volunteers work with us for fifteen hours each month to help set up; sports and activities programmes, IT and digital services and green and environmental projects.

Routes to employment and training

We run projects in different areas which are funded by the European Social Fund and managed by the Wales Council for Voluntary Action (WCVA), that help people back into work or training. Currently our Intermediate Labour Market (ILM) project in Monmouthshire provides work placements for local unemployed people. In Torfaen and Blaenau Gwent Stepping Stones provides training, qualifications and work tasters to help people get closer to employment. These projects are due to finish in June 2012. Keep checking our website to see what new and exciting jobs and opportunities work projects are on the way next.

Graduate interns

We regularly offer young graduates the opportunity to learn about the housing sector by offering short term internships.

Apprenticeships

We are committed to helping young people learn while they earn so offer apprenticeships in various career routes. All our apprenticeships are advertised on our website.

To find out more about how we could help you get back into work call our Communities and Enterprise team on 01495 745910 or visit www.melinhomes.co.uk/communities
Paying your bills

All debts are important, however it’s vital you recognise which debts are priority and non-priority.

Priority debts cover your essential costs of living and must be paid without exception. Not paying them can result in arrears building and in some cases gas and electricity may be cut off or you could lose your home.

All your other debts are known as non-priority debts. This does not mean that you do not have to pay them back, but it does mean these are less important.

<table>
<thead>
<tr>
<th>Priority debt</th>
<th>Non-priority debts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>Credit / store cards</td>
</tr>
<tr>
<td>Secured loans</td>
<td>Overdrafts</td>
</tr>
<tr>
<td>County Court Judgments (CCJs)</td>
<td>Unsecured loans</td>
</tr>
<tr>
<td>Magistrates’ Court fines</td>
<td>Catalogue debts</td>
</tr>
<tr>
<td>Gas, water, electricity &amp; telephone</td>
<td>Credit agreements</td>
</tr>
<tr>
<td>Child maintenance</td>
<td>Non-essential Hire Purchase goods (e.g. TVs, stereos)</td>
</tr>
<tr>
<td>Council tax</td>
<td></td>
</tr>
<tr>
<td>Tax</td>
<td></td>
</tr>
<tr>
<td>VAT</td>
<td></td>
</tr>
<tr>
<td>National Insurance</td>
<td></td>
</tr>
<tr>
<td>TV license</td>
<td></td>
</tr>
<tr>
<td>Essential Hire Purchase goods (e.g. washing-machines, cars)</td>
<td></td>
</tr>
<tr>
<td>Certain overpayments for benefits &amp; Working / Child Tax Credit</td>
<td></td>
</tr>
<tr>
<td>Conditional sales agreements</td>
<td></td>
</tr>
</tbody>
</table>
Paying your rent

This is your most important bill, and must be paid a week in advance. It is important that you do not get into arrears, as this could lead to you being evicted from your home.

We have a variety of ways for you to pay your rent:

Direct debit

This is the easiest way to pay your rent, contact our Rent Team on 01495 745926 who can help you set this up.

Standing Order

This is an arrangement made by you, to pay your rent directly into our bank account. Contact our Rent Team on 01495 745926

Swipe Card

Use the Allpay swipe card to pay your rent at any post office and some local shops.

Internet Banking

Contact our Rent Team on 01495 745926 to ask for our bank details to set this payment method up.

Telephone Banking

Call 08445578321 to pay your rent through an automated telephone service. You will need your Allpay swipe card.

Pay at our office in Pontypool

By cheque or cash, but we cannot give you change so you must have the correct amount. Our offices are open Monday to Friday from 9am until 5pm.

Phone Melin

You can pay your rent by phone to the Rent Team or Customer Contact Team with a debit or credit card.

Pay Online - via Allpay.

You will need your Allpay swipe card. www.allpay.net

If you are a Sheltered Scheme resident, you can pay your rent to your Scheme Manager.

You may be entitled to claim housing benefit which will help you pay your rent. Contact your Housing Officer for more information. See page 25 for contact details
Council tax

Everyone over 18 years must pay Council Tax unless you are a student. If only one adult lives in the property, a 25% discount may be available.

Council Tax is paid over ten months to your local Council. If you are on a low income or receive benefits you may be entitled to Council Tax benefit. Contact your Housing Officer who can help you with this.
Gas, electricity and water bills

These are also known as utility bills. You may be eligible for the following schemes:

**Priority Service Register:**

Energy suppliers offer a range of free services to their most vulnerable customers.

**This is available to all consumers who:**

- are of pensionable age
- have a disability
- have a hearing and/or visual impairment
- have long-term ill-health
- receiving certain means-tested or income-tested benefits

Contact your supplier to find out if you can be added to their register.

**The Warm Home Discount scheme (WHD)**

The Warm Home Discount scheme (WHD) provides a £120 rebate on electricity bills. It was introduced on 1 April 2011 and will provide approximately £1.13 billion in financial support to vulnerable energy consumers over the next four years. You can submit an application for WHD to your supplier. Each company has its own set of qualifying conditions.

**Winter Fuel Payments**

You qualify for this if you are a pensioner or above the qualifying age for pension credit in the week beginning the third Monday in September. Up to the age of 79 you are entitled to £200, and £300 from 80 years old and over. All payments should be automatically issued. If not an application is required before the 31st March. The winter fuel helpline is 0845 915 1515.

**Energy Supplier Trust Funds:**

If you are in severe fuel debt you could apply to your energy suppliers trust fund which are granted in specific circumstances.

**Reduce the energy you use**

The Energy Saving Trust can give you free, independent, energy saving advice call 0800 512 012

**Home Heat Helpline**

The Home Heat Helpline can advise you on benefits, reduced tariffs and any special payment options your supplier may provide to help people on low incomes. Call free on 0800 33 66 99. 9am-8pm Monday to Friday and 10am-2pm Saturday
Reduce your bills

There are a number of ways of reducing your bills:

**Compare energy prices**

Speak to your supplier to find out if you are getting the best deal. If you want to switch supplier, our Neighbourhood Team can help, or you can speak to Consumer Focus on 08454 040506 or go to their website at www.consumerfocus.org.uk.

If you owe more than £200 you will not be able to switch supplier.

**Comparison Websites**

To compare prices you can visit different comparison websites, details on page 26.

Pay by the cheapest method

You could save money by switching from quarterly payments to monthly direct debit and more if you switch to an online account. Pre-paid meters are the most expensive way to pay for your gas and electricity.

Only pay for what you use

Read your gas or electricity meter regularly so you only pay for the energy you have used.

Choose the right tariff for you

This could be:
- Dual fuel
- Fixed-price tariffs
- Capped energy tariff
- Off-peak electricity tariffs

If more than 10% of your household income goes towards paying energy bills, you are in ‘fuel poverty’, you should speak to your energy supplier to find out what they can do for you.
Welsh Water bills

In South Wales, Welsh Water – Dwr Cymru supplies your water. You can make savings by changing the way you pay your water bills and how much water you use. Those who are eligible could potentially access all of these support schemes:

**Welsh Water Assist**

This provides financial assistance to low income households with large families or a medical condition requiring high water use by capping their charges at £125 for water and £125 for sewerage. You may be eligible if you or any member of your household receives certain benefits/tax credits.

**Water Direct**

Welsh Water provides a £25 discount when a bill is paid directly from your Department for Work and Pensions benefit.

**Customer Assistance Fund**

If you are in arrears and experiencing severe financial hardship Welsh Water could agree lower payments and arrange to have their arrears paid off.

There are several options which could reduce your bills.

**Water meter**

If you have a water meter you will be charged for the actual amount of water you use, plus the usual service charge. A water meter is excellent for smaller families, who use less water.

**Water rates**

This payment method is based on the rateable value of your property and not on how much water you use. This “one charge fits all” method is good for larger families who use lots of water.

**Assessed measured charge**

This charge is based upon the band of the water charge and the number of people who live in the house. This method is good for small households because you pay a set charge per person.

**Vulnerable group tariff**

This tariff is for people with a water meter who are on a low income and have three children under 19 years or have certain medical conditions.

Contact Welsh Water on 0800 052 0145 for more information about any of these schemes.
You can pay your water bills by direct debit, Post Office, Paypoint, your bank, or by post.

**Fuel Direct:**

If you have got any unpaid water or fuel bills, and you receive Income Support, Pension Credit, Employment and Support Allowance or income-based Jobseeker’s Allowance, you can ask your benefits office to pay the supplier directly out of your benefit. Fuel Direct covers your current fuel use and also pays off a certain amount of your unpaid bill each week. Contact the Department for Work and Pensions or your Job Centre.

**Television Licence**

It’s your responsibility to make sure you have a tv licence and you can be fined £1,000 if you do not. You can pay online, over the phone, at the Post Office or by post, and you must renew your licence every year.

Paying your bill in full is the cheapest, but direct debit allows you to spread the cost over a year.

You are entitled to a free licence if you are over 75 years. If you are blind, you can apply for a Blind Concessionary Licence at half the full fee. Contact TV licensing’s, customer enquiries on 08705 763763.
Home insurance

It’s a good idea to insure your personal possessions and furniture as they are not included in the buildings insurance cover provided by your tenancy. If you live in a Sheltered Scheme and are unsure as to whether you have contents insurance cover with Melin, please contact our Neighbourhood Team on 01495 745926.

- Insurance companies can offer different levels of cover:
  - Cover for personal possessions in your home
  - Cover for personal possessions away from home
  - Protection against injury
  - Cover for any loss or damage to your landlord's property
  - Protection against fire, explosion, smoke damage, vandalism and theft

Read the insurance policy details carefully before signing so that you know what you will be covered for.

You can shop around for the best insurance deals by looking at the price comparison websites, on page 26.

Furnishing your home

If you need affordable furniture, you could try some of the ideas below:

- Shop around to look for the best deal
- Second hand or charity shops often have great bargains.
- Car-boot sales and jumble sales are a fun way of finding household items. You could also make some money by selling your own unwanted items. Don’t be afraid to negotiate on price.
- See what your local furniture recycling scheme has available. See page 25 for schemes in your area.
- You might be able to borrow money from the Social Fund for some necessary items; please see the Grants and Benefits section on page 22.
- For white goods packages contact your local Credit Union. Details are on page 19.
Cost of Running Your Home

The table below shows the average costs of running your home. These figures are based on estimates, and will not necessarily reflect the amount you will pay for your home.

<table>
<thead>
<tr>
<th>1 Bedroom 2 Person Flat</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Electricity</strong></td>
<td>£11.90 per week</td>
<td>£51.57 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Rent</strong></td>
<td>£62.61 per week</td>
<td>£271.31 per month</td>
<td></td>
</tr>
<tr>
<td><strong>TV Licence</strong></td>
<td>£2.80 per week</td>
<td>£12.13 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Water</strong>*</td>
<td>£6.94 per week</td>
<td>£30.07 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Council Tax</strong>**</td>
<td>£22.80 per week</td>
<td>£98.80 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Gas</strong>*</td>
<td>£4.15 per week</td>
<td>£17.98 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>£111.20 per week</td>
<td>£481.87 per month</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2 Bedroom 3 Person House</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Electricity</strong></td>
<td>£12.80 per week</td>
<td>£55.47 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Rent</strong></td>
<td>£65.13 per week</td>
<td>£282.23 per month</td>
<td></td>
</tr>
<tr>
<td><strong>TV Licence</strong></td>
<td>£2.80 per week</td>
<td>£12.13 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Water</strong>*</td>
<td>£8.90 per week</td>
<td>£38.57 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Council Tax</strong>**</td>
<td>£22.80 per week</td>
<td>£98.80 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Gas</strong>*</td>
<td>£10.45 per week</td>
<td>£45.28 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>£122.88 per week</td>
<td>£532.48 per month</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3 Bedroom 4 Person House</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Electricity</strong></td>
<td>£15.31 per week</td>
<td>£66.34 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Rent</strong></td>
<td>£76.32 per week</td>
<td>£330.72 per month</td>
<td></td>
</tr>
<tr>
<td><strong>TV Licence</strong></td>
<td>£2.80 per week</td>
<td>£12.13 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Water</strong>*</td>
<td>£10.98 per week</td>
<td>£47.58 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Council Tax</strong>**</td>
<td>£22.80 per week</td>
<td>£98.80 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Gas</strong>*</td>
<td>£10.45 per week</td>
<td>£45.28 per month</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>£138.66 per week</td>
<td>£600.86 per month</td>
<td></td>
</tr>
</tbody>
</table>
## 4 Bedroom 5 Person House

<table>
<thead>
<tr>
<th>Service</th>
<th>Weekly Cost</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity</td>
<td>£20.36</td>
<td>£88.23</td>
</tr>
<tr>
<td>Rent</td>
<td>£88.25</td>
<td>£382.42</td>
</tr>
<tr>
<td>TV Licence</td>
<td>£2.80</td>
<td>£12.13</td>
</tr>
<tr>
<td>Water*</td>
<td>£13.52</td>
<td>£58.59</td>
</tr>
<tr>
<td>Council Tax**</td>
<td>£22.80</td>
<td>£98.80</td>
</tr>
<tr>
<td>Gas*****</td>
<td>£15.20</td>
<td>£65.87</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>£162.93</td>
<td>£706.03</td>
</tr>
</tbody>
</table>

### Food and Household Items

<table>
<thead>
<tr>
<th>Category</th>
<th>Single Person</th>
<th>Couple</th>
<th>Each Child</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food and Household Items</td>
<td>£46.00</td>
<td>£60.00</td>
<td>£20.00 - £35.00</td>
</tr>
</tbody>
</table>

*The above figures are based on the average consumption for the particular number of occupants on a water meter.

**The figures are calculated over 52 weeks and is an average of the five local authority areas based on Band D property value (£91,001-£123,000)

***Based on a Low Energy User (11,000kWh per annum)

****Based on a Medium Energy User (16,500kWh per annum)

*****Based on a High Energy User (23,000kWh per annum)
Planning your budget

Planning ahead is a great way of managing money and keeping out of debt.

Make a list of all your outgoings; use the last three months of bills and bank statements to give you an idea of what you spend. Choose a weekly, 4 weekly or monthly budget plan according to when you pay your rent or get paid. Do not guess your outgoings as this will lead to overspending.

Tips for calculating your outgoings:

- Council Tax is paid over 10 months. If you continue to budget it over 12 months, you will have extra money in February and March for unexpected bills.

- Check your gas and electricity bills regularly but be aware that you will use more energy in the winter.

- Include smaller outgoings such as school dinner and bus fare.

- When calculating your budget try to overestimate so you can account for any increases in charges.

- Put your plan into action. You could divide the money you need on a daily basis (‘food’, ‘travel expenses’ and ‘school meals’) into labeled envelopes. If you don’t use all of the money allocated for one week you can carry it over to the next.

- Try to buy a lockable safety deposit box or tin so your money will be kept safe and out of sight.

- Set up direct debits for all of your bills, including utilities, insurance, rent, council tax, TV and phone. They usually work out cheaper, and if you view your bill online there is often no charge.

- Try to save some money, even if it is only a small amount, to help out if household items break.

- Include any debts to be paid, and if you are in arrears, find out how much you owe.

Our budget planner on page the back page will help you to make the most of your money – but try to be honest about what you are spending.

Speak to our Neighbourhood Team for more information on budgeting and managing your money effectively.
Managing debt

Never ignore any debts you have. It’s important to deal with any money problems as soon as possible so the situation doesn’t get worse. Start by working out the scale of the problem – use the planner on the back page.

Make a start on reducing your debt:

• Try to find your loan or credit agreements and the records of how much you have paid, the details of who you owe the money to, and how much money you have left to pay.

• Speak to our Neighbourhood Team and ask them to refer you to our Debt Advisor.

• See if there’s anything you can cut back on before working out how much of your debts you can afford to pay back.

• It’s a good idea to talk to the people you owe money to (your creditors) as they may be able to help you.

• There are many organisations that offer free debt advice and can help you work out a plan of action. Details are on page 26.

• Once your debt is under control, review your finances regularly to avoid it happening again.

Borrowing your way out of debt is not an option; this will make your finances worse.
Ladder of Credit

It is not always possible to apply for credit from the bank, so the ladder of credit shows you other options. Higher interest rate lenders at the bottom of the table should be avoided.
**Banks**

A basic bank account allows you to receive money and pay bills. It can be a first step towards opening a current account.

**With a basic bank account you can:**
- Have your wages, benefits, state pension or tax credits paid directly into your account
- Take money out at cash machines in the UK with a cash card. (This is usually free, but some bank cash machines make a charge).
- Take money out at the Post Office®
- Some banks let you have a debit card to pay for your shopping and some let you pay your bills by standing order.

**Visit several banks and see what they have to offer before you decide on one. You should ask each bank:**
- What is their overdraft limit?
- Will they give you a cash card?
- What are the charges if you go overdrawn?

When you apply to open a bank account you will need to provide proof of your identity such as passport, driving licence or bills and the bank may also want to run a credit check.
Credit Unions

This is the easiest way to save and borrow money. Credit Unions are local and you usually have to live or work in that area.

You can save as much or as little as you like, as often as you wish. You can pay money in at local shops or have the money taken straight from your wages. These savings are used to offer low interest loans to members.

Credit Union loans usually have a lower interest rate and you can borrow small amounts from as little as £50.

Credit Unions pay a bonus on savings once a year to all their members, which is usually 2 or 3% of the total amount that people have saved.

As well as savings and loans, Credit Unions can offer a current account, ISAs (Individual Savings Accounts), Junior Savers, Child Trust Funds and Payroll Deductions.

Example

If you borrowed £100 for over 52 weeks (a year) and wanted to pay back the money weekly, the total amount of interest would be £12.66 and your weekly payment would be £2.17. This has been calculated on an interest rate of 2% per month

In total you would be paying £112.66.

Example 2

If you borrowed £300 over 52 weeks (a year) and wanted to pay back the money weekly, the total amount of interest would be £38.08 and your weekly payment would be £6.51 a week. This has been calculated on an interest rate of 2% per month and a 26.8% APR.

In total you would be paying £338.08.

Please note, the interest rates may vary with each Credit Union and depending on the financial climate.
Where is my local Credit Union?

For people who live in Newport
Newport Credit Union
5 Market Arcade
High Street
Newport
NP20 1FS
Tel: 01633 214913
www.newportcreditunion.co.uk
Open Monday to Fridays 10am - 2pm
Information Station: Mon, Wed & Fri 10am-1pm

For people who live in Torfaen and Monmouthshire
Gateway Credit Union
21 Commercial Street,
Pontypool.
NP4 6JQ
Tel: 01495 750020
Open Monday to Fridays 10am - 3pm
Saturdays 10am - 12.30pm
www.gatewaycu.co.uk

For people who live in Blaenau Gwent and Caerphilly
Smart Money Credit Union
Abacus House
Windsor Street
Caerphilly
CF83 1FW
Tel: 029 2088 3751
Open Mon-Fri 9am – 3pm
www.smartmoneycreditunion.co.uk

For people who live in Crickhowell and Brecon
Brecon and District Credit Union Head Office
9 Cwrt Afon,
15-16 Castle Street
Brecon
Powys
LD3 9BU
Tel: 01874 620104
http://breconanddistrictcreditunion.co.uk
open every Friday, Saturday, Monday and Tuesday from 10.00am to 12.00 noon.
Moneyline Cymru

Moneyline Cymru is not a cash loan company - they pay the loan into your bank account and collect the loan repayments from your bank account. If you do not have a bank account, Moneyline will help you to open one.

If you are a new customer, Moneyline will need to understand your financial circumstances, which will include your income and outgoings as well as how much you need to borrow and the period over which you decide to pay it back. You will need to provide evidence of your income such as a bank or post office account statement and proof of your address, for example a tenancy agreement or a utility bill.

Example

If you borrowed £100 over 52 weeks (a year) and wanted to pay back the money weekly, the total amount of interest would be £42.76 and your weekly payment would be £2.63 a week. This has been calculated on 118.87% APR and an administration fee of £6.00 is charged.

In total you would be paying £142.76.

Example 2

If you borrowed £300 over 52 weeks (a year) and wanted to pay back the money weekly, the total amount of interest would be £127.76 and your weekly payment would be £7.88 a week. This has been calculated on 118.87% APR and an administration fee of £18.00 is charged.

In total you would be paying £427.76.

Where is my local Moneyline Cymru branch?

For people who live in Torfaen
6 The Arcade,
Cwmbran NP44 1PQ
Tel: 01633 877123
www.elmline.co.uk

For people who live in Newport
56 Bridge Street,
Newport NP20 4BL
Tel: 01633 258233
www.elmline.co.uk

For people who live in Monmouthshire
Telephone & Postal Service
Tel: 0845 643 1553
www.elmline.co.uk

All Moneyline Branches
9.00 – 4.30 Monday to Friday and closed from 12.30 to 1.00 for lunch each day
Grants and benefits

If you are out of work, or cannot work because of illness or disability, you may be eligible for Housing, Council Tax and other benefits.

Benefits

You can get benefit advice from our Shelter advisor who is based at our office every Thursday and Friday from 9.30am – 5pm. Contact our Neighbourhood Team to make an appointment.

Grants

There are grants and loans available from the Department of Work and Pensions (DWP) administered by the Social Fund, which are potentially available to those on a low income or on a qualifying benefit.

Community Care Grants

A community care grant is a non-repayable grant available to those on a qualifying benefit for essential or ‘high priority items’, which help you care for someone in the community. Claimants must be in receipt of either income support, income based Job Seekers Allowance, income related Employment Support Allowance or pension credit.

Loans

Budgeting Loans

Budgeting loans are interest-free loans intended to help with costs that people on qualifying benefits are likely to struggle with, including clothing, furniture and household equipment, or travelling expenses. Qualifying conditions:

- You must have received a qualifying benefit for at least 26 weeks.
- If you have existing loans you may not qualify.

Crisis Loans

These are interest free loans and are intended to help people meet their immediate short term needs in an ‘emergency or disaster’.

You do not have to be on benefit to qualify but the DWP will consider if you will be able to repay the loan.

The Social Fund can be contacted on 0845 6036967.
Useful contact information

Postal address:
Melin Homes,
Ty’r Efail,
Lower Mill Field,
Pontypool,
Torfaen,
NP4 0XJ.

Visiting address:
Melin Homes
Ty’r Felin,
Lower Mill Field,
Pontypool,
Torfaen,
NP4 0XJ.

Tel: 08453 101102
Email: enquiries@melinhomes.co.uk
www.melinhomes.co.uk

Furniture recycling schemes

Home Makers Community Recycling
- www.hmcrecycling.co.uk

Visit the main units in Abergavenny and Ebbw Vale to purchase goods or there are regular sales at the Shire Hall in Monmouth.

In Abergavenny
Homemakers Community Recycling
The Chapel,
Old Workhouse,
Union Rd West,
Abergavenny,
NP7 7RL
01873 857618  Monday - Friday 9-5pm

In Torfaen
Garnsychan Partnership – Circulate
Unit 14, Gilchrist Thomas Industrial estate,
Blaenavon,
Tel: 01495 793187
www.garnsychan.info
www.freecycle.org is an online recycling service for all areas.

For advice and information

Citizens advice bureau
find your local CAB by visiting www.adviceguide.org.uk, or ring them on 08444 772020

Contacting your council:
• Torfaen County Borough Council
  phone 01495 762200
  email your.call@torfaen.gov.uk
• Newport City Council
  phone 01633 656656
  email info@newport.gov.uk
• Monmouthshire County Council
  phone 01633 644644 or email contact@monmouthshire.gov.uk
• Blaenau Gwent Borough Council
  phone 01495 311556  email info@blaenau-gwent.gov.uk
• Powys County Council
  phone 0845 602 7030 or 01597 827 460 email customer@powys.gov.uk

Benefits advice and information
Contact your local job centre, or if you are over 60 the pension service:
www.jobcentreplus.gov.uk
Tel: 0800 055 66 88
Tv licensing
Write to Customer Services, TV Licensing, Bristol 1TL or visit the website at www.tvlicensing.co.uk or phone 08705 763 763.

Welsh Water Dwr Cymru
www.dwrcymru.com Tel: 0800 052 0145

Organisations who can help with debt advice

National Debtline phone:
0808 808 4000

Community Legal Advice (CLA)
phone: 0800 280 2816
Monday to Friday 8.00 am to 9.00 pm, Saturday 9.00 am to 3.00 pm

Shelter
Shelter offers free confidential advice on housing, debt, welfare benefits, care and health needs (including disability rights and entitlements). phone 0845 075 5005.

Useful website addresses
To pay your rent www.allpay.net

Compare energy and utility prices:
www.theenergyshop.com
0845 330 7247
www.uswitch.com
0800 404 7908
www.ukpower.co.uk
0845 009 1780
www.saveonyourbills.co.uk
0870 005 2095
www.unravelit.com
0800 279 4091
www.energyhelpline.com
0800 074 0745
www.moneyexpert.com/energy
0194 2710 910
www.homeadvisoryservice.com
0845 1800 300
www.energylinx.co.uk
0845 2252 840
www.switchwithwhich.co.uk
0800 533 031
www.moneysupermarket.com
0845 345 5708
www.confused.com
www.comparethemarket.com

Disclaimer
These links are included in this booklet to signpost you to websites and organisations that can provide you services that are additional to this information provided in this publication. Content and opinions of these external websites do not necessarily reflect the views of Melin Homes and remain solely those of the author(s).
Please speak to your Housing Officer for more information on budgeting and managing your money effectively.

### Budget planner

<table>
<thead>
<tr>
<th>Income</th>
<th>£ Monthly</th>
<th>£ Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay after tax</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pension income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax Credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child maintenance</td>
<td></td>
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</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Income £</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Outgoings / Spending</th>
<th>£ Monthly</th>
<th>£ Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
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<tr>
<td>Rent / Mortgage</td>
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<tr>
<td>Council Tax</td>
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<td>Electricity</td>
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<td>Gas</td>
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<tr>
<td>Water Rates</td>
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<tr>
<td>Phone / Internet / Mobile</td>
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<tr>
<td>TV Licence</td>
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<tr>
<td>Sky</td>
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<tr>
<td>Loan repayments</td>
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<tr>
<td>Clothes</td>
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<tr>
<td>School dinners</td>
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</tr>
<tr>
<td>Childcare</td>
<td></td>
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</tr>
<tr>
<td>Car</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Outgoings</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Income less outgoings</td>
<td>£</td>
<td>£</td>
</tr>
<tr>
<td>Whats left?</td>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>