

**Real help now**

**for over 60s**

**Where to find help when  
you need it**

June 2009

**[www.realhelpnow.gov.uk](http://www.realhelpnow.gov.uk)**

# Contents

■	About this booklet	2
■	Introduction	3

## Real help for over 60s now

■	Help with pensions and benefits	7
■	Help with fuel bills	14
■	Help with savings and managing your money	15
■	Help for people on a low income	16
■	Help with money problems	18
■	Help with keeping your home	20
■	Help with skills and learning	24
■	Help with jobs	27
■	Contact information for further help	31

## About this booklet

The Government's priority is to ensure that Britain is well placed to both weather the recession and quickly take advantage of the recovery.

People aged over 60, especially those who have low incomes, can feel especially vulnerable during economic downturns. This booklet describes the action the Government is taking to fight the recession, and explains what real help is available now and where to find it on a range of issues, from pensions and fuel bills to help with savings and managing your money.

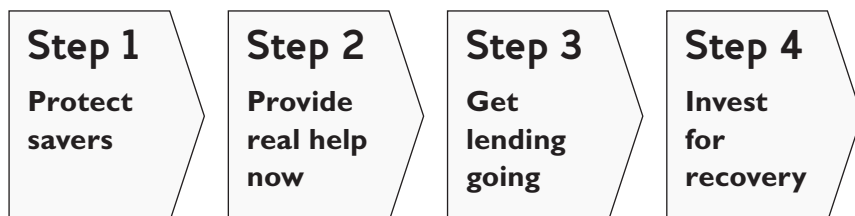
You can also find information on the available sources of support through the Real Help Now website [[www.realhelpnow.gov.uk](http://www.realhelpnow.gov.uk)].



# Introduction

The world economy is seeing the most difficult economic conditions for generations. All countries have been hit. The Government is taking action internationally, nationally and locally to protect people and businesses from the worst of the downturn, and investing for recovery so that we come through the recession sooner and stronger.

There are four key steps in our action plan to deliver real help now and to fight back against the global economic slowdown.



## Step 1 – protecting savers and stabilising the banks

The Government acted to protect people's savings and prevent the collapse of the banking system. Similar action followed in countries around the world. We made a commercial investment in banks in return for shares which we will sell in the future to ensure the best value and deal for taxpayers. Banks receiving our help are required to increase mortgage and business lending, and we are changing the bonus culture in banks to ensure there are no rewards for failure.

## **Step 2 – providing real help now**


The Government is giving the economy a shot in the arm by providing real help now for people and businesses, including:

- a VAT cut that will benefit households by £275 on average this year, income tax cuts of £145 for every basic rate taxpayer and a child tax credit increase of £150;
- six key measures to help people stay in their homes and avoid repossession, including the £200 million Mortgage Rescue Scheme;
- more help for people looking for work, including a £1,000 recruitment subsidy and training, typically worth £1,500, for employers giving work to someone who has been unemployed for more than six months, depending on location; and
- deferred business tax payments to protect jobs – over £2 billion in tax has been deferred by more than 116,000 firms since November 2008.

## **Step 3 – getting lending going again for mortgages and businesses**

The Government has secured binding agreements with Lloyds Banking Group, NatWest and Royal Bank of Scotland to expand availability of credit by hundreds of millions of pounds each week for new mortgages and business loans.

We have also authorised the Bank of England to use a new approach to ensure there is sufficient




money flowing around the economy and to control inflation. Putting this extra money into the system, often called quantitative easing, will help prevent a damaging spiral of falling prices and support the economy and jobs.

## **Step 4 – building Britain’s future by investing for a strong recovery and a fairer future**

The Government is investing for recovery now to build a stronger economy in the future, with new jobs and higher living standards. £3 billion of investment is being accelerated for new housing, schools, hospitals, transport and energy-saving measures, which will create and protect jobs. This includes transforming the sectors of our economy that will fuel our future prosperity: low-carbon technology and transport, high-value manufacturing and the digital and creative industries.

- **As part of a £1 billion housing package a £400 million fund will stimulate housing development, which could deliver an additional 9,000 homes and create and protect around 30,000 jobs. £100 million over two years will enable Local Authorities to deliver new social housing.**
- **Investment across education and training is giving Britain’s workers the skills they need to compete in the new global economy, with more than 250,000 Government-funded apprenticeships, including 75,000 for people who are out of work.**

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- The Government is supporting low-carbon industries, advanced green manufacturing, renewable energy and energy efficiency, to create new jobs and businesses and place the UK at the forefront of the worldwide low-carbon recovery.
  - Stronger regulations will create a more responsible financial sector in the UK so that it remains a world leader and enables trade and investment in the growing economy.

The Government is investing now to make sure Britain's families and businesses are well placed to take advantage of the opportunities that will come with recovery.

# Help with pensions and benefits

The Government is spending an extra £4 billion on increases to pensioner benefits from April 2009. This money will support all pensioners, with those most in need getting extra help through Pension Credit.

## State Pension

The basic weekly State Pension increased by 5% in April 2009 to £95.25 for a single person, or £152.30 for a married man and his wife (who gets a basic State Pension based on her husband's National Insurance Contributions). In addition, an extra one-off payment of £60 was made to qualifying recipients, including pensioners, in early 2009, on top of the usual £10 Christmas bonus.


## Pension Credit

If you are aged 60\* or over you may be entitled to Pension Credit. Pension Credit tops up the income of those aged 60\* or over to a guaranteed minimum of £130 per week for single people, or £198.45 per week for couples, based on April 2009 figures.

If you are aged 65 or over, you may be rewarded if you have saved some money towards your retirement, such as savings or a second pension.

\* This is set to increase alongside women's State Pension age – see page 10 for more details.





The Savings Credit could be worth up to £20.40 per week for single people, or £27.03 per week if you have a partner.

You can now claim Pension Credit, Housing Benefit and Council Tax Benefit in one call, with no need to fill in any forms. To apply call 0800 99 1234 or textphone 0800 169 0133.

## **Pension Credit threshold increased**

To help pensioners whose savings may be affected by falling interest rates, at this year's Budget, the Government announced plans to increase the capital threshold in Pension Credit, Housing Benefit and Council Tax Benefit for those aged 60 or over from £6,000 to £10,000. This will increase the income of around half a million pensioner households by £4 per week on average.

This change means you can have up to £10,000 in capital without it affecting how much Pension Credit, Housing Benefit or Council Tax Benefit you get. The changes are due to come into effect from 2 November 2009 and will apply to both new and existing claims. If you are already claiming Pension Credit, Housing Benefit or Council Tax Benefit you don't need to do anything, as your benefit will be updated automatically when the changes come into effect.



## Deferring your State Pension

Your State Pension age is the earliest age you can start getting your State Pension. You can choose when you want to start claiming your State Pension.


At the moment, you can claim your State Pension from the age of 60 if you are a woman born on or before 5 April 1950, and from 65 if you are a man.

You can:

- **stop working and claim your State Pension;**
- **carry on working and claim your State Pension;**
- **carry on working and put off claiming your State Pension to build up more money for the future; or**
- **stop working and put off claiming your State Pension.**

State Pension deferral is when you put off claiming, or decide to give up getting, your State Pension until a time that suits you. This means that when you do claim, or claim again, you could get more money.

If you claim Pension Credit while you are putting off claiming your State Pension, we will work out your Pension Credit as if you were getting your State Pension. We cannot pay Pension Credit instead of State Pension you have chosen to put off; however, you will still build up more money for the future.




For women, State Pension age will rise to 65 between 2010 and 2020. If you are a woman born between 6 April 1950 and 5 April 1955, your State Pension age will depend on your date of birth.

You can use the **State Pension age calculator** to work out your State Pension age. You can find the calculator at [[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)] or call 0845 60 60 265 (line open 8am to 8pm, Monday to Friday).

## Occupational and Personal Pensions

Individuals who join either an occupational money purchase scheme or take out a personal pension or stakeholder pension make regular contributions to their pension, which, over time, builds up into a 'pot of money'. On retirement, the member must usually use all or part of the pot to provide an income. The most common way of doing this is to buy an annuity from an insurance company.

An annuity is an income payable for life. However, you do not have to buy the annuity from the company with which you built up your fund. Sometimes you may be able to get a higher pension from another annuity provider (amounts vary by up to 20% or more), particularly if you suffer from ill-health or are a smoker. It is very important, therefore, for you to consider this option (known as the Open Market Option) by shopping around for the best deal.




An annuity is normally the most suitable option for most people, but alternative methods of turning a pension pot into an income may be suitable for some people. The law usually allows you to take up to 25% of your fund as a tax-free lump sum and, in some circumstances, to take the entire pot as a lump sum. Your pension provider will be able to tell you what options are available to you when you near your chosen retirement age.

You can get more information on annuity rates by visiting the FSA website at [[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)] or by calling the **Pensions Advisory Service** on 0845 601 2923 or visiting their website [[www.pensionsadvisoryservice.org.uk/personal\\_and\\_stakeholder\\_pensions/annuities](http://www.pensionsadvisoryservice.org.uk/personal_and_stakeholder_pensions/annuities)].

## Protecting your pension

If you were a member of a defined benefit pension scheme and the employer became insolvent, then you could be eligible for help from the Financial Assistance Scheme or the Pension Protection Fund.

General information about the **Pension Protection Fund** can be found on their website [[www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)]. If you are already receiving compensation from the Pension Protection Fund, then there is a members' site at [[www.ppfonline.org.uk](http://www.ppfonline.org.uk)]. Information about the **Financial Assistance Scheme** can be found at [[www.dwp.gov.uk/fas](http://www.dwp.gov.uk/fas)].



If you are not sure whether you could be eligible to receive compensation then the **Pensions Advisory Service** could help. Call them on 0845 601 2923.

## Help for carers

If you look after someone as their carer you may be entitled to Carer's Allowance. Although it will not be payable to you (or may be paid at a reduced rate) if you receive state retirement pension, it does provide access to the Carer Premium in Pension Credit, Housing Benefit and Council Tax Benefit. This means that you may be entitled to receive a higher amount of these benefits.

To find out more about **Carer's Allowance** call 0845 60 60 265 or textphone 0845 60 60 285.

You may also be able to get help with household tasks or changes to your home to make caring easier. You can ask your local council to carry out a 'community care assessment' with the person you care for, this will find out what help they need. As their carer, you will also get a chance to say what you feel they need.

You can also ask your council for a separate carer's assessment at any time. This will help you find out about the support you can get to help you to carry on caring, for as long as you want to, or are able to.



For further information on help with caring for someone contact your **local council** or **NHS** by visiting [[www.direct.gov.uk](http://www.direct.gov.uk)].

## Attendance Allowance

Attendance Allowance (sometimes referred to as AA) is a tax-free benefit for people aged 65 or over, who need help with personal care because they are physically or mentally disabled. The amount you get depends on how much your disability affects you. There are two rates of Attendance Allowance, a higher rate of £70.35 a week and lower rate of £47.10 a week. If you are under age 65, you may be able to get Disability Living Allowance. Attendance Allowance is not usually affected by any savings or income you may have.

For more information call the **Benefit Enquiry Line** on 0800 88 22 00 or textphone 0800 24 33 55.



## Help with fuel bills

People aged 70 or over may be eligible for free energy-saving improvements to their homes. Support includes help with loft and cavity wall insulation and a range of energy-saving devices. The Warm Front scheme offers up to £3,500 for insulation and heating improvements to households who receive certain income or disability related benefits. This scheme is only available in England. Other schemes are available in Scotland, Wales and Northern Ireland.

To find out more, contact the **ACT ON CO<sub>2</sub>** advice line on 0800 512 012.

In addition, energy suppliers now offer lower 'social tariffs' to their most vulnerable customers. The discounts can be worth £200 to £250 a year. For more information contact **your energy supplier**.

For households including someone aged 80 or over, this year's Winter Fuel Payment will include an additional £100, taking it to £400. For households including someone aged 60 or over, it will include an extra £50, taking it to £250. For more information call the **Winter Fuel Payment helpline** on 08459 151 515 or textphone 0845 601 5613.



# Help with savings and managing your money

## Tax back on savings

In response to the potential impact of falling interest rates on those over 60 with savings, if you receive pension credits you will be automatically contacted to help you to claim back any tax you may have overpaid. This will be worth £200 on average to those who have overpaid tax in the past.

## Save more tax free with ISAs


From October 2009 those over 50 are now able to save up to £10,200 a year tax free through an Individual Savings Account (ISA). This has been increased from the existing limit of £7,200.

For further information you can call the **HM Revenue and Customs helpline** on 0845 604 1701 (open 8.30am to 5.00pm Monday to Thursday and 8.30am to 4.30pm on Friday).

## Making the most of your savings

You may be able to increase your income from your savings by looking around for a better deal. The **FSA's Moneymadeclear website** has information on savings [[www.moneymadeclear.fsa.gov.uk/hubs/home\\_savings.html](http://www.moneymadeclear.fsa.gov.uk/hubs/home_savings.html)] and has comparison tables so you can see which account could be right for you, or call the FSA on 0300 500 5000.





## Help for people on a low income

If you are on a low income, you may be entitled to a wide range of help. This might entail ensuring that you are paid a living wage or it could take the form of help with extra bills and a top up to your income.

### The Social Fund


If you are on a low income and faced with costs that are difficult to pay for out of your normal income, the Social Fund may be able to help.

The Social Fund can give a payment, a grant or a loan to help with things like:

- items for the house;
- clothes and footwear;
- travel;
- urgent costs to keep you and your family safe;
- a funeral; or
- heating costs in very cold weather and during the winter for people aged 60 or over.

### Community Care Grant

This is a tax-free sum of money that you do not have to pay back. A Community Care Grant can help people to cope with special difficulties.



You may be able to get a Community Care Grant if you are getting Pension Credit.

## **Budgeting Loan**

This is a tax-free loan. No interest is charged but you do have to pay the loan back. Budgeting Loans help you spread the cost of things you need to buy every so often. You may be able to get a Budgeting Loan if you get Pension Credit, or you or your partner have been getting Pension Credit for at least 26 weeks.

## **Crisis Loan**

This is a tax-free loan. No interest is charged but you do have to pay the loan back. We will only award a Crisis Loan if there is no other way you can get help. You do not have to be on benefits to apply.

**The Department for Work and Pensions** has produced a leaflet on the loans available to those on a low income, including the Social Fund and Budgeting Fund. To order a copy call 0845 7 31 32 33 or textphone 0845 60 40 210 (the line is open 24 hours a day).



# Help with money problems

If you find that with the downturn your finances have become a problem, there is a range of help on offer to make it easier for you to get back onto an even footing.

## Debt relief

The cost of becoming bankrupt means that at the moment the very poorest do not always get the opportunity to make a fresh start. **Debt Relief Orders** newly available in England and Wales will help to solve this.

## Credit card repayments

If you are having trouble paying your credit card bills, contact the company to discuss a realistic repayment plan with the help of a not-for-profit debt advice agency. Credit card companies have signed up to a set of 'fair principles' that commit them to putting an end to overnight increases in credit card interest rates. In addition, the credit card industry has agreed to give a breathing space of up to 60 days to borrowers in difficulty. This means that they won't chase a debt when you are trying to get back on your feet.

For more information, look at the **Choosing and Using** credit card factsheet [[www.choosingandusing.com/resources/documents/CreditCardFactsheet.pdf](http://www.choosingandusing.com/resources/documents/CreditCardFactsheet.pdf)].



## Debt advice

In order to help you if you're having difficulty with debt, the Government has increased funding for the National Debtline until 2011, which means it will be able to help 70,000 more people with their debt problems.

Your local **Citizens Advice** centre can also provide you with help and advice on debt. The Government has increased the amount of funding for Citizens Advice this year, so that they can help over a third of a million more people each year with local, face-to-face advice.

In order to help you find free, independent sources of advice on and support with debt, the Government has set up an online debt advice gateway on **Directgov** at [www.direct.gov.uk/debtadvice].

### Where to go for help

- **National Debtline** [www.nationaldebtline.co.uk], 0808 808 4000.
- Your local **Citizens Advice** centre [www.citizensadvice.org.uk].
- The new online debt advice gateway on **Directgov** [www.direct.gov.uk/debtadvice].
- **Moneymadeclear** from the **Financial Services Authority** gives facts about financial products and services, to help you to make an informed decision [www.moneymadeclear.fsa.gov.uk].



# Help with keeping your home

You may be concerned about how the global economic downturn might affect your housing. If you still work and your job has been affected, you may be worried about keeping up with your mortgage repayments. Below you will find information about the help that is currently available.

## Help to avoid repossession

We want to help people in financial difficulties stay in their homes. If you are worried about paying your mortgage, you should talk to your lender first as it may be able to help you find alternatives, such as cutting your monthly repayments. New rules introduced in November 2008 mean that repossession should always be a last resort, and lenders have agreed to look at all possible options to prevent it.

You may be able to get free legal advice from the **Community Legal Service** to help you avoid immediate repossession if you are attending court. To find out about this help, contact your local county court (or sheriff court in Scotland).

## Depending on your circumstances you may be eligible for help through one of these schemes


**1. Support for Mortgage Interest** may help you with your mortgage interest payments to enable you to stay in your home. This may be payable with Pension Credit.

Visit **Directgov** [[www.direct.gov.uk](http://www.direct.gov.uk)] for more information.

**2. The Mortgage Rescue Scheme** is designed to help you stop your home being repossessed, if this would mean that you became homeless and entitled to support from your local council. If you are likely to be able to get your situation back on track, then a housing association may buy a share in your home. This would cut your monthly repayments. If you are in more serious difficulties, a housing association may buy your home and you will then be able to stay there as a tenant.

The Mortgage Rescue scheme is available in England only. Separate schemes are either in place or being developed in Scotland, Wales and Northern Ireland.

Contact your **local council housing department** or local **Citizens Advice Centre** [[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)] for more details.



**3. Homeowners Mortgage Support** could help if your household has had a temporary, unexpected drop in income and it's harder to meet your mortgage repayments. You could be eligible to delay some of the interest repayments for up to two years. Lenders covering more than 80% of the mortgage market will now provide enhanced support to their customers.

Visit **Directgov** [[www.direct.gov.uk/HMS](http://www.direct.gov.uk/HMS)] for more information.

## Help with housing costs

If you need financial help to pay all or part of your rent, you may get Housing Benefit, provided that your income and capital (savings and investments) are below a certain level. If you are on a low income, you may be entitled to Housing Benefit and/or Council Tax Benefit even if you are in work. If you rent from a private landlord there's a new way of working out Housing Benefit – known as Local Housing Allowance.

Your council can also help with advice on rented accommodation or social housing and can tell you what help you may be able to receive, including temporary housing and other help if you are at risk of becoming homeless.



For more information contact your **local council** by visiting [[www.direct.gov.uk](http://www.direct.gov.uk)].

### Who else can help?

- **National Debtline**  
[[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)],  
0808 808 4000
- Your local **Citizens Advice** centre  
[[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)]
- **National Homelessness Advice Service**  
[[www.nhas.org.uk](http://www.nhas.org.uk)]





## Help with skills and learning

New skills can help you get on in life whether you are working or retired. Depending on your circumstances, you may be able to get free training and other support.

If you are in Wales or Scotland, see the separate box at the end of this section for contact details for local help.

### Advice on careers, skills and training

Whether you are in work or not, you can get independent advice about skills. From basic skills to work-related training, you may be able to get free or partially funded training.

Visit the **Careers Advice Service** website [[www.direct.gov.uk/careersadvice](http://www.direct.gov.uk/careersadvice)] or call 0800 100 900.

For face-to-face careers advice, contact your local **Nextstep**. Details of how to find your nearest office are on **Directgov** [[www.direct.gov.uk/nextstep](http://www.direct.gov.uk/nextstep)].

To find your **closest college**, so that you can contact it directly, visit [[www.aoc.co.uk/en/about\\_colleges](http://www.aoc.co.uk/en/about_colleges)] and click on 'Directory of AoC member colleges'.



## Learning in later life

Whatever your age or background, there are opportunities to enjoy and benefit from the many different learning opportunities that exist, both formal or informal. Most formal qualifications have courses designed for mature students.

As well as formal qualifications there are thousands of informal courses covering every possible subject, from gardening to advice on retirement, dance to using computers and the internet.

There are many different ways to learn informally, including online courses, the University of the Third Age (U3A) and self-organised learning such as reading groups.

To find out more about learning opportunities, contact the **Careers Advice Service** on 0800 100 900 or visit [\[www.direct.gov.uk/adultlearning\]](http://www.direct.gov.uk/adultlearning).

Volunteering is another great way to build your skills. Find out more at **Directgov** [\[www.direct.gov/becomeavolunteer\]](http://www.direct.gov/becomeavolunteer).

## Financial help for learning

If you take a course you may be able to get a non-repayable grant, a loan – including Professional and Career Development Loans – or other financial help.

Information about financial support for learning can be found on **Directgov** [\[www.direct.gov.uk/learning\]](http://www.direct.gov.uk/learning).

## Training and skills advice in Wales and Scotland

### In Scotland

For careers and learning support, visit

#### **Careers Scotland**

[[www.careers-scotland.org.uk](http://www.careers-scotland.org.uk)] or call 0845 8 502 502.

For advice on free and low-cost learning options, visit **learndirect scotland**

[[www.learndirectscotland.com](http://www.learndirectscotland.com)] or call 0808 100 9000.

For advice on funding, visit **ILA Scotland**

[[www.ilascotland.org.uk](http://www.ilascotland.org.uk)] or call 0808 100 1090.

### In Wales

For careers and learning support, including information about the ReAct programme to help you retrain and find work after redundancy, visit **Careers Wales** [<http://careerswales.com/>] or call 0800 101 901.

For advice on funding for training, visit the

#### **Welsh Assembly Government** website

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



## Help with jobs

Staying in or returning to work, whether voluntary, part or full time, can help to keep you active and get you more money.

You can choose to keep on working while taking your State Pension or delay your claim and get paid more later on (see page 9 for more details on deferring your State Pension). You may also be able to draw an occupational pension you have while staying in work.

If you want to stay in work there are a wide range of services and assistance available to you to help you search for a new job.

**Jobcentre Plus** supports people who are looking for work. If you get Pension Credit, you can access most current back-to-work programmes including support from advisers.

To find out more visit the Jobcentre Plus website [[www.jobcentrepplus.gov.uk](http://www.jobcentrepplus.gov.uk)]. You can also search for your nearest Jobcentre Plus in your local Phone Book. You can search for jobs online at [[www.direct.gov.uk](http://www.direct.gov.uk)].

## National minimum wage

The national minimum wage (adult rate £5.73 an hour) is a guaranteed hourly rate to protect the pay workers receive. If you are in paid work, you should be paid at least the national minimum wage.

For more information visit the employment section of **Directgov** [[www.direct.gov.uk/nmw](http://www.direct.gov.uk/nmw)] or telephone 0845 6000 678.

*Around 1 million low-income workers are helped each year by the national minimum wage. Since October 2008 the adult rate has been £5.73 an hour.*


## Working Tax Credit

Don't forget that if you still work, but earn low wages, you may qualify for Working Tax Credit.

If you are working over 30 hours a week and are on a low income, you may be able to receive Working Tax Credit. Single people and couples can claim.

If you're disabled or returning to work, you may also qualify even if your circumstances are different.

If your circumstances change, for example your income falls, then you should tell HM Revenue and Customs quickly, as you may be entitled to more help.



For more information, call the **Tax Credits Helpline** on 0845 300 3900 or visit [[www.direct.gov.uk/taxcredits](http://www.direct.gov.uk/taxcredits)].


## Employment rights

You can get advice about your basic employment rights and how to report workplace abuses in the employment section of **Directgov** [[www.direct.gov.uk/employment](http://www.direct.gov.uk/employment)] or visit [[www.direct.gov.uk/en/Over50s/Working/WorkingToSuitYou/](http://www.direct.gov.uk/en/Over50s/Working/WorkingToSuitYou/)].

## Help if you have your own business

UK businesses are the lifeblood of the economy. The Government is taking action to help businesses through the recession and to ensure they emerge stronger on the other side. If you run your own business a range of support is available including:

- help to secure credit and finance for your business;
- help with managing your business in more difficult times;
- help with supporting and training employees;
- help with investing for the future; and
- help with reducing waste and saving energy.



You can get information on the packages of support available to businesses by visiting the **Business Link** website [[www.businesslink.gov.uk/realhelp](http://www.businesslink.gov.uk/realhelp)], or by contacting your local Business Link adviser by calling 0845 600 9 006.

## **Business help in Wales, Scotland and Northern Ireland**

If your business is based in Wales, Scotland or Northern Ireland, you can get access to real help with finance, managing your business and investing for the future through your local business support networks:

### **Wales**

Flexible Support for Business at:  
[[www.business-support-wales.gov.uk/realhelp](http://www.business-support-wales.gov.uk/realhelp)]  
or call 03000 6 03000.

### **Scotland**

[[www.bgateway.com/realhelp](http://www.bgateway.com/realhelp)] and  
[[www.hiebusiness.co.uk](http://www.hiebusiness.co.uk)] or call 0845 609 6611.

### **Northern Ireland**

[[www.nibusinessinfo.co.uk/realhelp](http://www.nibusinessinfo.co.uk/realhelp)] or call  
0800 027 0639; and [[www.investni.com](http://www.investni.com)] or call  
028 9023 9090.



# Contact information for further help

## Age Concern

Age Concern supports people over 50 and provides day care and information on age discrimination and pensions.

Call 0800 009 966, textphone 0845 226 5851 or visit [[www.ageconcern.org.uk/](http://www.ageconcern.org.uk/)].

## Age Concern Cymru

Age Concern in Wales. Call 029 2043 1555 or visit [[www.accymru.org.uk/](http://www.accymru.org.uk/)].

## Age Concern Scotland

Age Concern in Scotland. Call 0845 226 5851, textphone 0845 226 5851 or visit [[www.ageconcernscotland.org.uk/](http://www.ageconcernscotland.org.uk/)].

## Citizens Advice

Citizens Advice has a network of advice centres across the UK. It offers advice on a wide range of subjects from housing and health to debt and consumer issues. Call 020 7833 2181 or visit [[www.adviceguide.org.uk/](http://www.adviceguide.org.uk/)].





## **Department for Work and Pensions**

The Department for Work and Pensions produces leaflets on a number of topics including: Deferring your State Pension, Claiming Pension Credit and the Social Fund.

If you would like to order any of these leaflets please call 0845 7 31 32 33 or textphone 0845 60 40 210. The line is open 24 hours a day. You can also see a selection of these guides online by visiting [[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)].

## **Financial Services Authority**

The Financial Services Authority is an independent body which regulates the financial services industry in the UK.

Call 0300 500 5000, textphone 0845 730 0104, Typetalk number 18001 0300 500 5000 or visit [[www.fsa.gov.uk/](http://www.fsa.gov.uk/)].

## **First Stop Care Advice**

First Stop Care Advice is a service which provides information and advice about care and housing in later life. It also runs a free advice line. (First Stop is a joint collaboration between Counsel and Care, Elderly Accommodation Counsel, Help the Aged and the Nursing Homes Fees Agency Ltd.) Call 0800 377 7070 or visit [[www.firststopcareadvice.org.uk/](http://www.firststopcareadvice.org.uk/)].



## **Help the Aged**

Help the Aged provides over 50s with free advice leaflets and a welfare rights advice line. Call 0808 800 6565 or visit [[www.helptheaged.org.uk/](http://www.helptheaged.org.uk/)].

## **Scottish Citizens Advice**

Call 0131 550 1000 or visit [[www.cas.org.uk/](http://www.cas.org.uk/)].

## **Silver Surfers**

Silver Surfers provides website resources for the over 50s. For more information visit [[www.silversurfers.net/](http://www.silversurfers.net/)].

## **WRVS**

WRVS is a charity which provides a range of practical services to help and support older people to live well, maintain their independence and play a part in their local community. Services include meals on wheels, home library services, community transport, lunch clubs and social centres and home-from-hospital support. Call 029 2073 9000 or visit [[www.wrvs.org.uk/](http://www.wrvs.org.uk/)].



# Call charges

## **0800 numbers**

Calls to 0800 numbers are free from BT land lines but you may have to pay if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

## **0845 numbers**

From January 2009, calls to 0845 numbers from BT land lines should cost no more than 4p per minute with a 7p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

## **0300 numbers**

Calls are charged the same as calls to other standard geographical 01 and 02 numbers. For example, if you dial from Bangor to the Flexible Support for Business 0300 number, the call will be charged the same as if you dial from Bangor to Cardiff (because our contact centre is based in Cardiff). However, if you call the 0300 number from Cardiff it will be charged as a local call, because you are dialling from Cardiff to Cardiff. This applies to any land line phone, mobile phone or pay phone.

Calls to 0300 numbers are included in packages' inclusive minutes or discount packages.

### **Textphone numbers**

Textphone numbers are for people who cannot speak or hear clearly. If you do not have a textphone, your local library or Citizens Advice Centre may have one. Textphones do not receive text messages from mobile phones.

Cabinet Office  
22 Whitehall  
London SW1A 2WH

Telephone: 020 7276 1234

Web address: [www.cabinetoffice.gov.uk](http://www.cabinetoffice.gov.uk)

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**Important information about this leaflet.**

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of June 2009. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law. We recommend that you get independent advice before making any financial decisions based on the information in this leaflet.

The material used in this publication is constituted from 50% post consumer waste and 50% virgin fibre.

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