



Section 7 Advice and Learning



In this section

- Money Matters. Help and advice from CHS
- Support with job-hunting, education and training
- Affordable Energy
- Switching Energy Suppliers



Money Matters. Help and advice from CHS

We provide a range of services to help our customers to increase their income and manage their money.

Our expert advisors can help with:

- Checking if your benefits are right, and if you might be able to get any others
- Filling in benefit application forms including DLA, PIPP, AA ESA etc
- Working out and managing your household budget
- Advice on Universal Credit
- Advice on dealing with people you owe money to (Debt Advice)
- Preparing financial statements
- Negotiating with creditors
- Looking at Debt Solution options
- Advice on dealing with fuel and water bills
- Advice on tax credits, personal tax allowances and claiming tax rebates
- Money-saving advice – how to cut your bills
- Information about free advice agencies and support groups
- Financial Assistance through the Cambridgeshire Local Assistance Scheme (CLAS) or charities

Other services we can help you with include:

- Low cost home contents insurance with the option of fortnightly or monthly payments to help spread the cost
- Basic bank accounts – information on what's available

- Referral to other money advice services (if preferred)
- Referrals to other organisations for extra help, if needed, such as Floating Support, Occupational Therapist, CPSL Mind etc.

Who can use this service?

All customers: we can provide advice for any CHS customer by phone, text and e-mail.

Customers needing extra support: we provide extra help including home visits, for people who would find it difficult to use mainstream advice agencies, including people who:

- Have mental health needs
- Are learning disabled
- Have physical disabilities or serious medical conditions
- Are caring for children under school age, living in rural areas
- Provide care to relatives living in rural areas

"I used to be really worried about filling in forms. The help and support has reduced my anxiety".

Our services are FREE, confidential and impartial. We provide ongoing support until everything is sorted out. There is no need to travel – we can come to you. Please phone us on: **01223 713768** and ask for the Money Matters Team, email us at moneyadvice@chsgroup.org.uk

Support with job-hunting, education and training

Ever wanted to try something new but don't know where to start? Want to learn from home but don't have a computer? Plan to go back to work at some point and want to brush up on your skills?

All CHS customers may access this service. We can help with:

- Improving your chances of getting the job you want: help with finding the right training courses for you, advice on writing your CV, and advice on applying for jobs
- Working out what you want to do and how to get there
- Understanding the skills you already have and making a plan for learning new ones
- Learning more about computers
- Learning the basics at home with tuition and the short term loan of a computer
- Help with getting online to access your Universal Credit account
- Brushing up on any rusty Maths or English skills, or learn English as a second language
- Information – if we don't know, we know someone who does
- Support at all times at the end of a phone

Everybody who has used the service would recommend it to a friend.

What our customers say about us:

“ My literacy has improved, and I have learned more than I ever thought I would”

“ I never thought I'd learn a computer, ever! I thought someone my age doesn't go and learn computers!”

“ There was no need to be 'good' or 'clever' and I was relaxed in their company”

Our training services are **FREE**. There is no need to travel – we can come to you. Please phone us on **01223 713768**, or email us at

New.Horizons@chsgroup.org.uk

or call in to our Histon office for further details.

Affordable Energy

We are looking to improve the ways we support customers to manage their energy costs and heat their home. If you would like to find out more about our plans please contact our Head of Property Services on **energy@chsgroup.org.uk** or on **0300 111 3555**.

Switching Energy Suppliers

When you move in, it may be a good time to shop around for the best deal. The following price comparison services **can you find the right deal for you.**

It can take less than half an hour to find the best tariff for you and switch. As you won't have any usage history, the services will have to use an estimate based on details of your property and how many people live there, but you should be able to save a reasonable amount of money (around £300/year for an average household) over the standard tariffs.



www.uswitch.com



0808 178 3492

www.theenergyshop.com

0845 601 2858

www.energylinx.co.uk

0800 849 7077

www.ukpower.co.uk

0800 320 2000

www.energyhelpline.com

08845 3307247

www.simplyswitch.com

0800 011 1395

www.switchgasandelectric.com

0871 711 7771

www.moneysupermarket.com

0845 345 1296

www.beatthatquote.com

0845 652 1546

www.unravelit.com

0800 862 0021

www.which.co.uk/switch

0199 282 2867

www.confused.com

not available

You can switch to a new supplier even if you have arrears of up to £500 if you are on a pre-payment meter (key/token/card). However if you can switch from a pre-payment meter to a credit meter you can expect to save even more money and also have access to fixed deal that prevent your energy prices going up for 1 or even 2 years.