



Increasing Your Income

One of the first things to do when you are trying to sort out your debt problems is to maximise your income. There are various ways of doing this.

- Check your entitlement to welfare benefits - there are many benefits that you may be entitled to.
- Certain benefits, such as Contribution Based Job Seekers' Allowance and Employment Support Allowance, are contribution based and relate to national insurance contributions you may have made.
- Some are income based or means tested benefits, such as Income Support, Housing Benefit and Council Tax Benefit.
- Other benefits are neither and relate to disability; i.e. Attendance Allowance, Disability Living Allowance and Carer's Allowance.
- Check your tax - depending on your circumstances you may be able to claim working tax credit or child tax credit. It may be that your tax code needs adjusting or that you are entitled to a rebate.
- Could you get a part time job? Do check, however, how this will affect any benefits that you are getting.
- If you have a spare room you could consider taking in a lodger.
- If you have non-dependants living with you (i.e. grown up children or older relatives) check that they are contributing enough towards the household bills.

Entitlement to additional benefits and income are likely to affect other benefits and thus it is important to get advice regarding this and to check that you are getting all the benefits you are entitled to.