



TURN2US

FIGHTING UK POVERTY

**ONLINE TOOLS
WORKSHOP
TOOLKIT**

▶ ABOUT TURN2US

Turn2us helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through our partner organisations.

Intermediaries play an incredibly important part of the work we do. Last year you helped us support almost 4 million people with our tools and services.

Thank you!
The Turn2us Engagement Team

TODAY'S OBJECTIVES:

- To learn about Turn2us - our history, why we're needed, what we do, and how we can help people
- To become confident in using the Turn2us Benefits Calculator to work out someone's entitlement
- To learn about the Grants Search tool and how you can use it for the people you support
- Demonstrate how to launch the MyMoneySteps debt
- To learn how to use the better-off-reckoner to see if someone is better off in work, or by increasing their hours
- Write a successful grant application and what funders will look for in an application
- Navigate the Turn2us resources on Universal Credit, PIP, and more

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INFORMATION CHECKLIST

To accurately check benefit entitlement you will need the following information:

HOUSEHOLD DETAILS	
Are you single or living with someone as a couple?	
How many children do you receive Child Benefit for	
How old are the children	
How many non dependants live with you (grown-up children, other adults such as parents)	
How old are the non-dependants	
How many lodgers/boarders live with you	

PERSONAL CIRCUMSTANCES	
Has anything changed recently?	
New baby	
Child started / left school	
Partner moved in or left	
Bereavement	
New job / job loss	
Illness or disability	
Other	

Is someone in the household ill or disabled?	
Who is ill or disabled	
Do they need help with personal care or mobility	

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DETAILS OF HOUSEHOLD INCOME			
What state benefits or tax credits are you, your partner, or non-dependant already getting? (e.g. Child Benefit, Housing Benefit)			
Who	Benefit	Amount (weekly/monthly)	
Is anything being deducted from your benefits? (e.g. repay a Social Fund loan)			
If yes, how much and what for?			
Are you, your partner or non-dependant working?			
	You	Partner	Non-dependent
How many jobs			
How many hours			
Gross income (before tax)			
Have you or your partner started or left a job in the last 12 months? If yes, what were the start and leave dates?			
Started		Left	
Do you or your partner pay into an occupational pension? If yes, how much?			
How much?			
Do you or your partner get an occupational or private pension? If yes, how much?			
You		Partner	

INFORMATION CHECKLIST (CONTINUED)

Do you or your partner have an income from savings or investments e.g. interest on a savings account?	
If yes, how much	
Do you have any income from lodgers/boarders?	
If yes, how much	
Do you have any income from lodgers/boarders?	
If yes, how much	

CAPITAL (savings) Do you or your partner have any savings, investments or other capital? E.g. in a savings account, savings bonds, ISAs, shares, a property you don't live in	
If yes, how much in total?	

HOUSING What is your housing status?	
Owner (state if owned outright or mortgaged)	
Live with relatives	
Rent	
Shared Ownership (part rent/mortgage)	
Staying with friends	
Homeless	
If you own your own home:	
When did you take out the mortgage	
How much are the mortgage payments	

...

If you rent	
Are you in social or private rented property	
How much is the rent	
Does your rent include any bills, services, meals	
Do you get any rent free weeks	
Council Tax	
How much is your Council Tax (after any discounts but ignoring any Council Tax Benefit you may get)	

OTHER COSTS Do you pay your childcare whilst you are at work?	
Who provides the childcare	
How much do you pay	
Does this vary during the year, e.g. holidays/term time	

TO PRINT FOR YOUR CLIENTS

www.turn2us.org.uk > Home > Get Support > What information do I need for a benefits calculation?

▶ YOUR MYTURN2US ACCOUNT

Although many aspects of the Turn2us website are accessible by the general public, using your MyTurn2us Intermediary account will allow you to use the Intermediary Benefits Calculator and access information about intermediary only charitable funds on the Grants Search Tool.

The Benefits Calculator estimates entitlement to means-tested benefits and Carers' Allowance. We don't calculate non-means tested benefits and contributory benefits, but we include these in the results if you're getting them.

Calculation results are based on the information provided by the user - the calculator does not guarantee entitlement.

In addition to the features of the Public Calculator, the Intermediary version will enable you to:

- ▶ Access a simple breakdown of how each benefit entitlement was calculated
- ▶ Save upto three calculations against each client so you can carry out 'better-off' calculations & compare results
- ▶ Duplicate and edit calculations so you don't need to re-enter the same data several times
- ▶ Access calculations carried out by yourself, or someone else within your branch or organisation
- ▶ View a results dashboard and access advanced reporting features to export reports for analysis

▶ NOTES

JOE AND JOANNA WALKTHROUGH

Use the Joe and Joanna walkthrough to practice using the benefits calculator.

Joe came in to see you as his wife, Joanna, would like to know if their benefits would change if she took a part-time employee position of 10 hours per week paying £10 per hour.

Joe and Joanna are married and have a child, James, who is disabled. Joe has a disability and is employed, Joanna is a carer for their son. The family live in a privately rented flat.

Joe's sister Rebecca has agreed to look after Joanna's son (James) if Joanna were to get a job.

JOE'S DETAILS

Joe is British and was born on 13 February 1975. Joe has a disability. He receives the receives the Daily Living Activity -Standard Rate of Personal Independence Payment (PIP), he does not receive the mobility component of PIP.



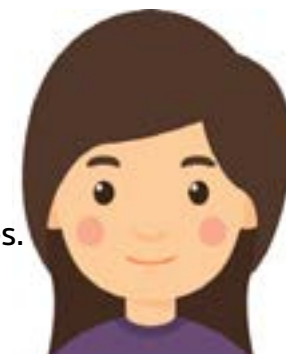
Joe works 30 hours per week . He earns £346.15 per week (annually £18,000) before tax and national insurance.

He pays £5 per week into an occupational pension.

JOANNA'S DETAILS

Joanna is British and was born on 27 January 1975.

Joanna doesn't have any health problems or disabilities, but she isn't currently working as she is a carer for her son, James.



Joanna cares for James for 35 hours a week and claims Carer's Allowance (CA) for looking after him. She receives £66.15 in CA.

JAMES' DETAILS

James was born on 17 February 2006.

He has a disability and gets Disability Living Allowance (DLA) middle rate care component. He does not receive the mobility component.



There are no childcare costs for James.

HOUSING

The family live in Colwyn Bay (LL29 9DL) in a 2 bed privately rented flat.

They pay £100 per week in rent. Their Local Housing Allowance rate is £103.56 per week. They do not receive Housing Benefit.

Their council tax band is A, £1069 per year



CAPITAL

They have savings of £7,000.

▶ PETER & LISA ...

Use the Peter and Lisa walkthrough to further practice using the benefits calculator after the workshop.

Lisa and Peter are married, with 1 child, Sophie, and are currently living in a privately rented property. One of their children is disabled and they are expecting another child, in 2 months. They also have a non dependent living with them. They'd like a benefits health check to see if they're getting all the benefits they're entitled to.

PETER'S DETAILS

Peter is a British citizen. His date of birth is 03 August 1980.

Peter is unable to work and is therefore not currently working. He receives £73.10pw from Contributory Employment and Support Allowance. He has been put in the Work Related Activity Group. He has not been receiving ESA before April 2017. He does not receive any other disability benefits.



LISA'S DETAILS

Lisa is a British Citizen. Her date of birth is 27 October 1981. Lisa has no health problems or disabilities. Lisa works for 30 hours per week. She earns £270 per week.

SOPHIE'S DETAILS

Sophie's date of birth is 20th January 2012.

She has a disability and gets Disability Living Allowance middle rate care component (she does not receive mobility component).



There are no childcare costs for Sophie.

HOUSING

The family live in private rented accommodation. Their postcode is E4 9BS



They have a non dependent aged 22 living with them, who is not receiving any benefits, has no children and, earns £200 per week gross, from working 20 hours per week.

They pay £220 per week in rent. Their Local Housing Allowance rate is £204.35 per week. They receive Housing Benefit. Their claim did not begin before 1/5/2016. Their council tax band is A, £1129 per year



INCOME & CAPITAL

They receive a couple claim for Tax Credits and they also get Housing Benefit. Peter gets contributory ESA. Peter and Lisa didn't bring their Tax Credits statements with them when they came to see you, but believe they get about £130pw in child tax credit. But they want you to do a tax credit calculation for them. They expect their income to be the same as it was last year. They have savings of £3000

▶ THE GRANTS SEARCH

Using the Grants Search you can get help based on where you are, your age, gender, jobs you've had, your nationality and if you have health challenges. Some funds help based on the situation of your family, partners and ex-partners.

Do a search for your client and a separate one for their partner, ex-partner and/or the person they're caring for.

▶ You can access the same clients you set up for a benefits calculation

▶ Use a variety of filters and think laterally while doing so - you can search based on the occupation details of partners or parents. Consider previous roles the applicant has held too.

▶ Check eligibility and deadlines. Some grant giving organisations may only meet every 6 months.

▶ Go to 'Find out more' to see details on eligibility, how to apply, and contact details for the fund. Some funds will not let you access the contact details unless you confirm you meet the eligibility criteria again.

▶ Revise the search by changing the search criteria using the filters

▶ Search for one applicant at a time. If you are helping a couple, search for each person individually, based on their eligibility. You can also look for help with children by using their age in the initial search.

▶ WRITING A GOOD APPLICATION

A charitable fund is likely to ask you for the following information about the person needing help.

Please include all of the following information when applying to Turn2us for support:

- ▶ Personal details: date of birth, place of birth, nationality, address, religion, area of the country and the parish they live in
- ▶ Occupational history
- ▶ Health conditions/disabilities
- ▶ Caring responsibilities (if any)
- ▶ Reason for applying for help
- ▶ Income: from benefits, tax credits, earnings from employment, State Retirement Pension, occupational pensions & other sources
- ▶ Savings, investments and other capital
- ▶ Details of rent or mortgage payments
- ▶ How much their annual council tax bill is and whether they get any help with it
- ▶ Information about anyone else living with them - spouses, partners, civil partners, dependent children or grown-up children.
- ▶ Are they in employment or on benefits? What is their income?
- ▶ Whether anyone receives Carer's Allowance for looking after them or anyone else in the household
- ▶ Anything particular about them, e.g. vegetarian, that might lead to possible help from another charitable fund or organisation.

REMEMBER!

Include why the grant is needed & how the applicant meets the criteria.

Provide accurate and clear figures

Provide a background to the situation - the grant giver does not know the applicant, you do!

Fully understand the situation. If you don't, it's unlikely the grant giver will!

▶ GOOD AND BAD APPLICATIONS

1

▶ GOOD AND BAD APPLICATIONS

2

Please outline clearly the change in circumstance that is affecting the applicant and their family and when this happened.

Jenny's mother died last week so Jenny is trying to sort out her benefits & organise the funeral. She has no savings. We've worked with Jenny at the Carers Centre for the past two years. Jenny was her mum's carer and when her mum was diagnosed with early onset dementia, she had to stop working as a delivery driver and move back home to look after her full time. Her mum needed 24 hour care. Jenny has no siblings and has dyslexia and finds filling in forms stressful.

What is the applicant's most urgent financial need and what assistance are they requesting?

Jenny needs help with funeral costs. She is also worried about how she will manage to run the home without her mum's pension. Her mum had both a state pension and a pension from her deceased husband and those paid for the rent and bills for her property. Jenny's worried about meeting the costs for outstanding bills in the home, particularly the heating costs which were very high as the heating was kept on all day. With her mum's pension being stopped Jenny will not have the funds to pay the standing order for the coming month or the monthly rent. She does intend to start looking for work as soon as she feels able to but in the short term and until she receives benefits in her own right, money will be very difficult. We are going to help Jenny apply for a funeral payment but we are aware that this will not meet the full costs of the funeral.

How would receiving a grant make a difference to the applicant's situation?

Jenny only wants a basic funeral for her mum but all the quotes she has had have come in at £2,500+. Any assistance will help Jenny to start to plan the funeral, and if help with general living was considered, it would really help her to manage in the short term and stop her worrying when she is already upset following to the death of her mum.



Please outline clearly the change in circumstance that is affecting the applicant and their family and when this happened.

Amanda has recently been diagnosed with cancer. She is tired, unwell and struggling to manage. She is currently only receiving SSP.

What is the applicant's most urgent financial need and what assistance are they requesting?

Amanda has mortgage costs to meet, however, her cancer has left her very tired and she is unable to work. She would like her mortgage to be paid while she is off sick and feels she will not be able to manage without this assistance. She would also like her windows to be replaced while she is at home and some money to help with her travel costs.

How would receiving a grant make a difference to the applicant's situation?

A grant would mean that Amanda can keep her home and have new windows.

NOTES

▶ GOOD AND BAD APPLICATIONS

3

Please outline clearly the change in circumstance that is affecting the applicant and their family and when this happened.

Paul had an accident on his motorbike in January 2017 and has been unable to continue his job as a crane operator. He now only has his ESA as income until he is fully recovered. He has had surgery on his legs and it's likely he will be unable to work for at least six months. He has been working to short term contracts in recent years and travelling around the country to maximise the income for his family. His wife Alice has not worked since their second child was born but used to work as a machinist in a local factory. The family's income has reduced dramatically as the only benefits they received previously was child benefit and a small amount of child tax credit. At that time Paul worked long and often unsocial hours to bring in all the money the family needed.

What is the applicant's most urgent financial need and what assistance are they requesting?

The family are requesting general help to help them manage until Paul is fully recovered. They have now applied for all the benefits they are entitled to. This will be less than the money they are used to budgeting with and they still have to meet the cost of the repayments for the car which is essential for a family with three young children living in an area with limited public transport. Paul states the family have always been sensible with money, and don't have any debts.

At the moment Paul is sleeping downstairs on a single bed which has been taken out of the childrens' bedroom. He is unable to use the stairs and the bathroom is downstairs. This leaves limited space in the living area for the family and their middle daughter is now sleeping with her mum as Paul has her bed. Ideally, the family would like to replace the sofa with a sofa bed so that Paul can get a good night's sleep and the bed can be put away during the day.



CONTINUED...

▶ GOOD AND BAD APPLICATIONS

How would receiving a grant make a difference to the applicant's situation?

A grant would relieve the stress and worry about building up debts. It would also enable the family to live a more normal life with the children back sleeping and the family using the living area together. Alice says it's hard to manage at the moment and that she is feeling extremely stressed at the moment with looking after three children, as well as Paul, and having such a cramped living area. Alice says any help however small would be just magical and that she worries that if Paul does not sleep well it will take him longer to recover and take him longer to return to work.

4

Please outline clearly the change in circumstance that is affecting the applicant and their family and when this happened.

George has divorced his wife. The breakdown of their marriage was particularly hard on him and he experienced low mood and sleepless nights for a long time before he finally moved out. He is now much happier in himself and has enjoyed spending more time with his friends and watching football which his wife used to hate. He is now renting a two bedroom flat but cannot manage to cover the rent and his outgoings.

What is the applicant's most urgent financial need and what assistance are they requesting?

George needs additional money in the short term. He rented this flat so that he could be close to his children and their school. Once he's paid his rent and bills he has hardly any money left to take his children out for fun activities.

How would receiving a grant make a difference to the applicant's situation?

A grant would mean that he can take his children out and buy them the things they need.

 **NOTES**

 **NOTES**

FURTHER RESOURCES & INFORMATION

THE TURN2US HELPLINE

0808 802 2000

is a free, confidential and independent service for people who cannot access the internet or struggle to use it.

The service helps those people access the money available to them through welfare benefits and charitable grants. It is free from landlines, EE, 3, Vodafone, T Mobile, Virgin & O2.

It is available from **9am to 5pm Monday to Friday** and offers Text Relay for people with hearing impairments. The helpline should not be used for any queries or to confirm calculations. This phone number should not be used by intermediaries, what our helpline advisors see on the website is just the same as you will see.

THE FINANCIAL HARDSHIP PROJECT

(in partnership with the Oak Foundation)

We wanted to tell you about the Financial Harship Project - a project which exists to expand the Turn2us Helpline service to help reduce poverty and homelessness.

The project aims to promote and raise awareness about our Helpline service to groups who struggle to go online. Including people with disabilities, older people and those with literacy (digital & print) and language challenges.

We want people from these groups to call us so we can help them to use our tools, and support them with the next steps to financial stability.

Want to learn more? Email training@turn2us.org.uk

FURTHER RESOURCES & INFORMATION

FOLLOWING UP ON A GRANT APPLICATION

You can submit an online enquiry using the contact us form on our website. Search 'Contact Us'.

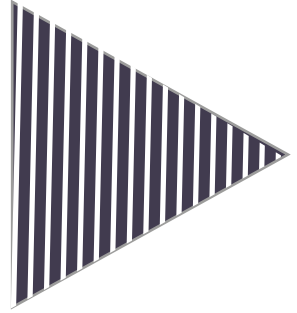
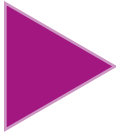
If you know the caseworker or application officer by name you can also call our switchboard on 020 8834 9200 to be put through to them. If you don't know them by name, please use the contact us form.

PROMOTIONAL MATERIALS (INC. LEAFLETS)

Our 'Struggling with Money?' leaflets are available to download and print. Here you can also request a copy of our poster. Please go to [Turn2us > Home > Working with us > Resources for intermediaries](#).

ANY QUESTIONS?

Have an out of scope query? Contact our training team at training@turn2us.org.uk



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