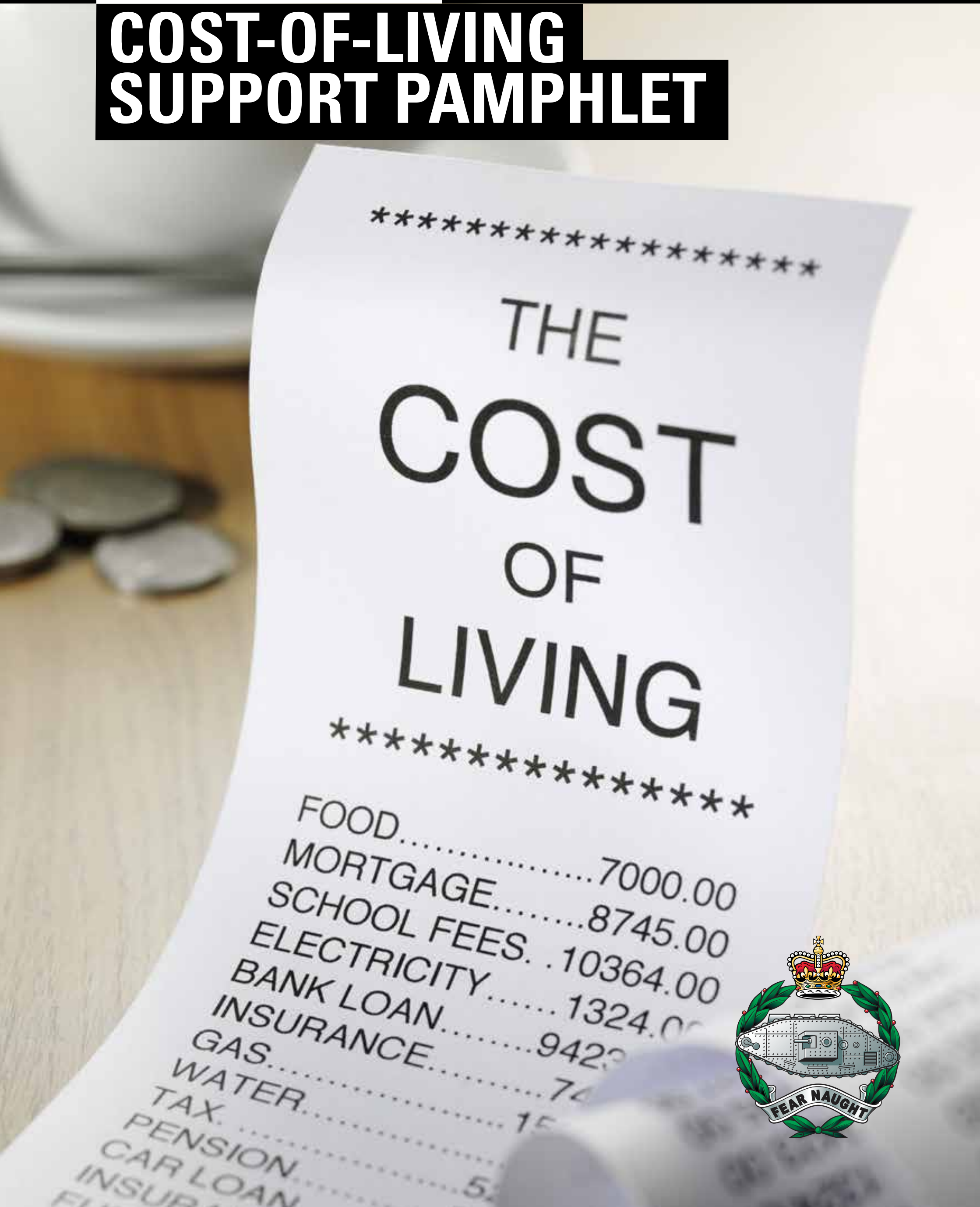
EDITION 1

ROYAL TANK REGIMENT

COST-OF-LIVING SUPPORT PAMPHLET



FEAR NAUGHT

CONTENTS

FEAR NAUGHT

RECOMMENDED ORGANISATIONS TO PROVIDE ADVICE AND SUPPORT

BUDGETING AND SAVING

www.moneyhelper.org.uk/everyday-money/budgeting/budget-planner

Use the free online MoneyHelper Budget Planner tools to work out how much money you have coming in and what you are spending it on.

www.moneyadviceservice.org.uk/tools/health-check

Use our free online Money Health Check to give you a picture of your finances and an action plan to help you improve your situation.

www.moeyhelper.org.uk/money-troubles/scams/types-of-scam

Guidance for spotting, avoiding and recovering from scams.

www.moneyhelper.org.uk/savings/how-to-save/getting-into-the-saving-habit

Here do you make savings a part of your life.

www.moneyhelper.org.uk/savings/types-of-savings

Learn about savings accounts, cash ISAs, and how to save for children.

DEBT AND BORROWING

www.moneyhelper.org.uk/everyday-money/credit-and-purchases/do-you-need-to-borrow-money

Planning a big purchase or need some extra cash? Borrowing might seem like the obvious solution but there could be a better option.

www.moneyhelper.org.uk/money-troubles/dealing-with-debt

Our debt guidance can help you beat your money worries and find free debt advice near you.

FINANCIAL EDUCATION

www.moneyhelper.org.uk/family-and-care/talk-money

If you need to talk to someone about money but aren't sure how it will go, this guide will help you get started. Guidance to help you have those tricky conversations with friends and family about money

IMPROVING YOUR CREDIT RATING

www.moneyhelper.org.uk/everyday-money/credit-and-purchases/how-to-improve-your-credit-score

The UK is amid a cost of living crisis. Prices are rising at rates we haven't seen since the 1970s – energy, broadband, water, council tax, food, fuel and more. This is a guide to saving cash to get yourself through this situation.

www.moneysavingexpert.com/family/cost-of-living-survival-kit

HEAT THE HUMAN, NOT THE HOME

www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy guide, analysing the cheapest ways to keep warm and options/ info if you must drastically cut down on energy usage.

16 MILLION PEOPLE ARE OUT OF CONTRACT ON THEIR BROADBAND AND MOBILE – AND COULD HALVE BILLS AT SPEED

Many are on older contracts still paying the bog-standard full price. Yet two minutes on the MSE www.moneysavingexpert.com/compar-broad-band-deals and www.moneysavingexpert.com/cheap-mobile-finder/sim-only tools can often find deals saving over £200 a year.

FAMILY INCOME UNDER £30,000 (OR £50,000 IN RARE CASES)? CHECK WHETHER YOU'RE DUE BENEFITS

There are no guarantees you'll get anything, but it's worth spending the time seeing if you're eligible for benefits, especially if you have children. Even if you only qualify for a small amount, it can open the door to other support such as council tax reductions and reduced utility tariffs. Use the MSE www.moneysavingexpert.com/family/benefits-check.

Grab free food from bakeries, supermarkets and neighbours

Olioex.com offers leftover grub for nowt. Instead of binning surplus food, people sign up to the app and offer it to their local community. See MSEs free or cheap food guide for www.moneysavingexpert.com/shopping/how-to-get-free-or-cheap-food/#need-4.

MAKING THE MOST OF YOUR MONEY

www.nationaldebtline.org/fact-sheet-library/Making-the-most-of-your-money

DEALING WITH DEBT

www.nationaldebtline.org/fact-sheet-library/ Dealing with high Gas and Electricity bills

DEBT ADVICE FACT SHEETS

www.nationaldebtline.org/fact-sheet-library/ Statute-barred-debts

FINAL STATEMENTS

www.nationaldebtline.org/fact-sheet-library/ Full-and-final-settle-ment-offers

DEBT MANAGEMENT PLANNING

www.nationaldebtline.org/fact-sheet-library/ Debt-management-plans

COUNCIL TAX ARREARS

www.nationaldebtline.org/fact-sheet-library/ Council-tax-arrears

BANKRUPTCY

www.nationaldebtline.org/fact-sheet-library/ Bankruptcy

Recommended organisations to provide advice and support

Defence Discount Service provides discounts both online and on the high street for members of the Armed Forces, Veterans and Armed Forces Community.

Defence Discount Service is home of the Defence Privilege Card, the vetted discount card that can be used in stores, restaurants and venues to obtain armed forces discounts. This discount card allows Veterans and the Armed Forces Community to have a card that can allow them to receive military discounts.

For example you can get great discounts from the following to name a few: **BT, Halfords, Hotpoint, JD, ODEON, SAMSUNG, Alton Towers, O2, Shark, boohoo and GO Outdoors.**

www.defencediscountservice.co.uk

TroopScout takes great pride in finding and negotiating exclusive discounts and savings for those that have served our country. TroopScout offers brands, big and small a simple way of saying thank you to our military members, veterans and associated communities for their hard work and sacrifice.

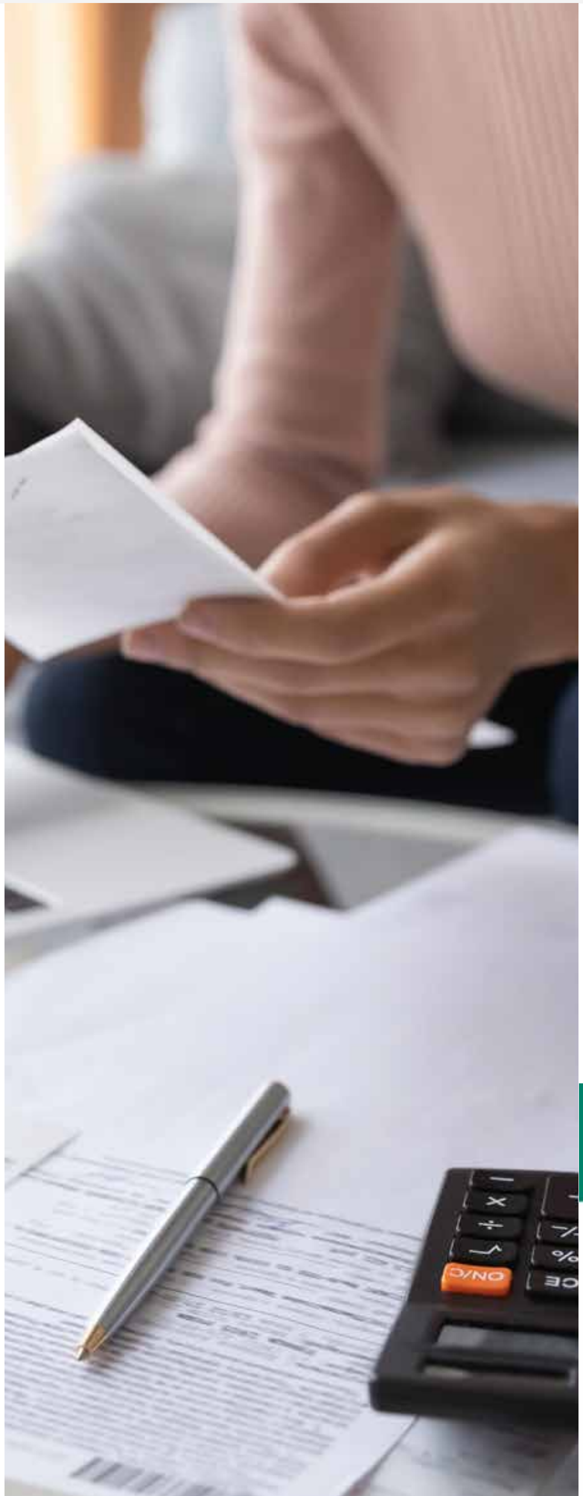
TroopScout has signed the Armed Forces Covenant which is our promise to help those that serve or have served in the Armed Forces, and their family members, are treated fairly.

Examples are: HELLO FRESH, Under Armour, PHILIPS HUE, Ray-Ban, M&S and GO APE.

www.troopscout.com

Look after My Bills is a price comparison site that also provides advice in changing suppliers.

www.lookaftermybills.com



COMMUNICATING HELP FOR HOUSEHOLDS AND COST-OF-LIVING PAYMENTS

WHAT PEOPLE NEED TO KNOW...

The Government is providing £37 billion this year to help households combat the rising cost of living.

More than eight million people on means-tested benefits will receive a payment of £650 this year, made in two instalments. This includes all eligible households receiving at least 1 pence on the qualifying date of the following benefits; **Universal Credit, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance, Income Support, Pension Credit, Working Tax Credit and Child Tax Credit.**

If you are claiming a low-income benefit and think that you are entitled to a Cost-of-Living Payment, you don't need to do anything. You'll get the payments automatically. To find out more visit:

www.gov.uk/cost-of-living-payment

In addition to these payments, there is also the *Energy Bills Support Scheme which will see all domestic energy customers receive a one-of rebate of £400 paid by their energy providers*. This money will not need to be paid back.

FREQUENTLY ASKED QUESTIONS...

Q: HOW DO PEOPLE APPLY FOR THESE COST OF LIVING PAYMENTS?

A: People do not need to apply for Cost of Living payments. If they are eligible, they will be paid automatically in the same way that they usually receive their benefit or tax credits.

Q: WILL THESE PAYMENTS AFFECT OTHER BENEFITS?

A: These payments are not taxable and will not affect the benefits or tax credits people already receive.

Q: WHY ARE THE TWO AMOUNTS, OF £326 AND £324, SLIGHTLY DIFFERENT?

A: This will help people to know they have received both payments and avoid the risk of fraud and duplicate payments.

Q: WHAT IF A CUSTOMER GETS CHILD TAX CREDIT AND WORKING TAX CREDIT?

A: If you get both Child Tax Credit and Working Tax Credit, you will receive one set of Cost of Living Payments, linked to Child Tax Credit only.

Q: I GET ADDITIONAL BENEFITS. WILL THIS AFFECT HOW MUCH I GET?

A: If you receive tax credits from HMRC or a qualifying low income benefit from DWP, you will receive a Cost of Living Payment from DWP or HMRC. If you also get a qualifying disability benefit, you may receive an additional Disability Cost of Living Payment from DWP.

Q: WHY ARE TAX CREDITS CUSTOMERS GETTING PAID LATER?

A: It's possible for customers to be entitled to both tax credits and other eligible benefits which are administered by DWP. So, HMRC will make payments to eligible customers receiving tax credits only, shortly after DWP, to avoid duplicate payments.

WRAPAROUND CHILDCARE

MILITARY FAMILIES TO BENEFIT FROM £3,000 OF CHILDCARE SUPPORT

"Serving personnel across the UK will be entitled to free wraparound childcare from September as part of new measures".

Defence Secretary Ben Wallace.

- The Wraparound Childcare (WAC) scheme will provide up to 20 hours per week of free childcare for eligible military parents with children aged 4 to 11 years.
- Serving personnel are expected to save around £3,000 per child per year based on typical costs.
- The WAC scheme provides practical support for challenges faced by service families, such as frequent relocations, new schools and childcare provision.
- From Autumn 2022, eligible Service personnel (Tri-Service) can apply for up to 20 hours per week, term time only (39 weeks per year) of wraparound childcare funding for 4- to 11-year-old children attending before and after school clubs in the UK.

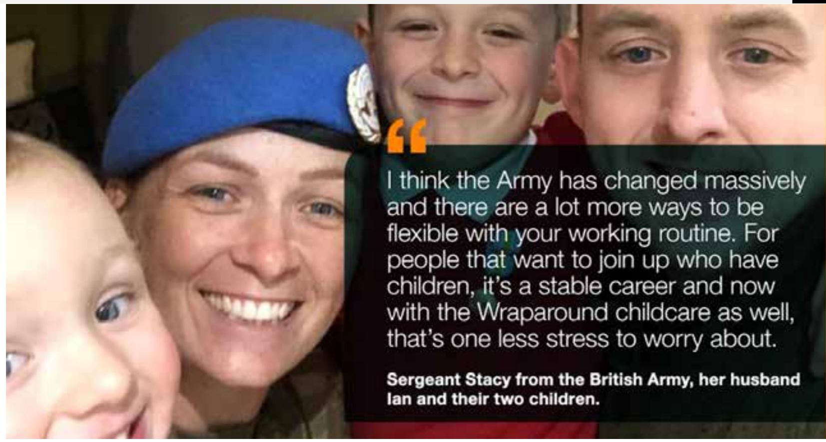
"The new WAC scheme is a positive step forward in providing the support our people need to continue to meet the demands Service life places upon them. It will directly support our drive to give our people more choice in how they live their lives and ensures those who remain mobile have access to the childcare they need."

Major General Paul Griffiths, The Army's Director Personnel

WRAPAROUND CHILDCARE

ELIGIBILITY CRITERIA

- At least one partner (or single parent) must be serving as an Armed Forces Regular (including Full Time Reserve Service Full Commitment).
- Dependent children aged 4 to 11 must attend school (including home schooled children) and be living with the Serving person for the majority of the time unless separated due to service commitments (deployment, residential courses), or when on serving on unaccompanied assignments overseas involuntarily with the family in the UK. Adopted children, children of long-term relationships and domestic partner children, where they meet the eligibility criteria, are eligible. Where the child is normally resident elsewhere for example with another natural parent or relative, the Service person will be unable to claim WAC funding. Foster children are not eligible, as WAC eligibility is based on Tax-Free Childcare (TFC) criteria set by HMRC, part of the eligibility criteria for TFC is that the parent has responsibility for the child. Fostered children are ‘looked after children’ and the Local Authority (LA) is responsible for them. The way the LA delivers its responsibility is by employing foster carers, but the LA remains responsible for the child.
- The partner of the Service person must be in paid employment, starting or restarting work within the next 31 days (earning the equivalent of 16 hours at national minimum / living wage). Both partners must each have an adjusted net income of £100,000 or less per annum.
- The WAC provider must be Ofsted, or equivalent, registered, including schools and childminders.
- A Tax-Free Childcare (TFC) account must be set up with HRMC for each child that Service Personnel wants to claim the funding for.
- The childcare provider must also be signed up to the TFC scheme.
- The Service parent has either an assignment order to a UK based unit or is serving on an unaccompanied assignment overseas involuntarily with the family residing in the UK.



HOW TO CLAIM/PAYMENT JOURNEY

Service families can check if they are eligible and how to claim WAC funding by visiting the www.discovermybenefits.mod.gov.uk

WHO TO CONTACT IF YOU HAVE QUESTIONS

Contact your unit HR team or admin office for any queries about claims. If you have questions about the policy contact:

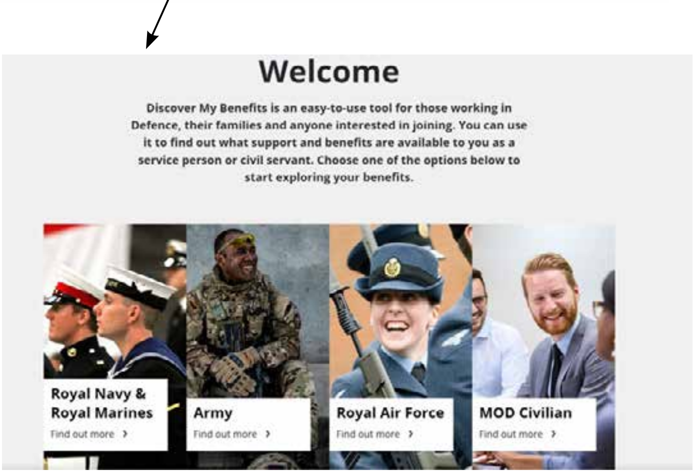
PEOPLE-AFFS-WAC-FRO-mailbox@mod.gov.uk

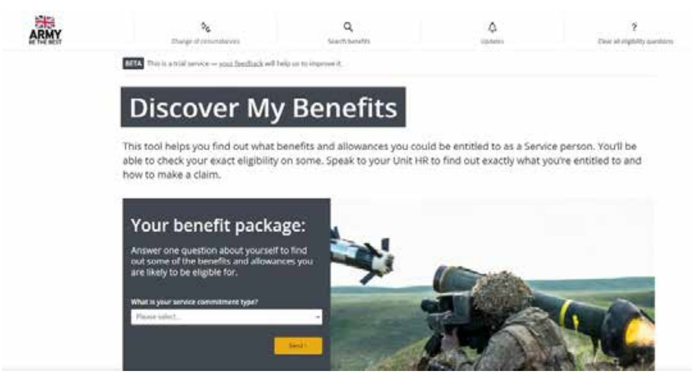
Further information on WAC can be viewed on the

Defence childcare portal on Defence Intranet

or on

Defence Connect





DEFENCE GATEWAY APPLICATIONS

Defence Gateway holds several applications to support the modern-day Service Person (SP). This includes a nifty application called **Discover My Benefits** which covers the following:

- Your Pay and Pension.
- Army Service Benefits.
- Accommodation.
- Future Accommodation Model (FAM).
- Army Families.
- Deployment.
- Food and Messing.
- Army Health and Welfare.
- Army Professional Development.
- Flexible Working.
- Flexible Service.
- Reimbursement.
- Reserves.
- Leave.
- Relocation.
- Travel.

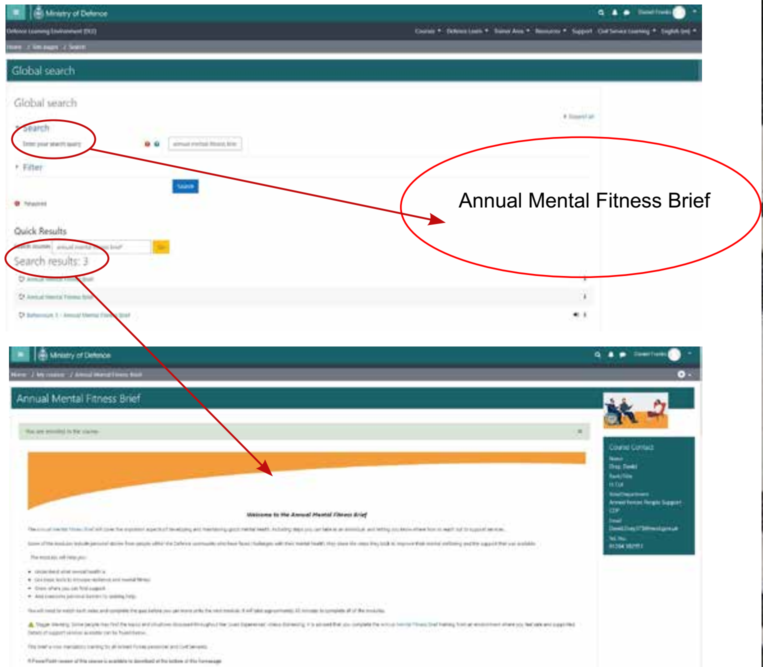
MENTAL HEALTH SUPPORT

The increase to the cost-of-living can also impact on your Mental Health (MH). 60% of therapists say cost-of-living concerns are causing a decline in peoples MH.

British Association for Counselling and Physiotherapy (BACP)

The Mental Fitness brief as shown is a good source of support in addressing some of the barriers surrounding MH that SP and families may encounter, available on The Defence Learning Environment (DLE).

Unit Welfare Officer's (UWO) can also give support and signpost to the best organisation for support and advice.



Army Welfare Services (AWS) are also on hand to offer support and advice during this very difficult and uncertain times.

Edinburgh **01904 882053**
Chester **01244 650915**
Windsor **01753 862307**

USEFUL APPS & TIPS

What: Karma – Coupon / discount auto-search.

Who: Younger soldiers who will continue to spend on the 'shiny things'.

How: Mobile / Computer App with notifications on.

What: Discounted food available for collection.

Who: Soldiers who purchase food ready to eat rather than cook themselves.

How: Mobile phone App with notifications on.

Top Tips: Set to 15km radius from your nearest town.

Too Good To Go

What: Smart use of what you have / efficiency tool

Who: Those that cook their own food in SLA & SFA.

How: Scan receipt and will tell you most efficient way of preparing those ingredients

Kitche
KITCHE IT, DON'T DITCH IT

What: Olio is a mobile app for food-sharing, aiming to reduce food waste.

Who: Those that cook their own food in SLA & SFA.

How: It does this by connecting those with surplus food to those who need or wish to consume such food.

OLIO

JUST MAKING A FEW TWEAKS TO YOUR EVERYDAY ROUTINE COULD HELP CUT DOWN YOUR ENERGY BILLS.

1. TURN YOUR THERMOSTAT DOWN A LITTLE

One of the simplest ways to save energy is by turning your heating down a single degree. You might not think such a small amount would make much difference – but according to the Energy Saving Trust lowering your thermostat from 20C to 19C (for example) can save 10% on your heating bill.

2. BLEED YOUR RADIATORS

Getting more surface area heat out of your radiators and reducing cold spots can help lower the amount of energy they need. And you don't need to be a DIY whiz to do it – www.britishgas.co.uk/the-source/fix-it-yourself/how-to-bleed-a-radiator

3. UNPLUG YOUR DEVICES

Your phone, tablet or TV still use energy on standby. Avoid paying for energy you don't use by unplugging them when you can. You can save around £55 a year just by remembering to turn off your devices and appliances when you're not using them. You could also think about getting a standby saver or smart plug which allows you to turn all your appliances off standby automatically.

4. MOVE YOUR SOFA

Big furniture close to your radiator can stop heat reaching the room. Move them an inch or two away for better air circulation and your rooms will be warm and cosy much faster.

5. CLOSE THE CURTAINS

Heat starts to escape when the sun goes down. Draw curtains or close blinds to keep the warmth in – especially if you have older windows.

6. SWITCH OFF THE LIGHTS

Remember when your parents told you to turn the lights off when you left a room? They had a point. Getting everyone in the habit of only lighting rooms that are being used can help you save around £20 on your annual energy bills.

USEFUL LINKS

MONEYHELPER -

www.moneyhelper.org.uk

STEP CHANGE -

www.stepchange.org

NATIONAL DEBTLINE -

www.nationaldebtline.org

DEFENCE DISCOUNT SERVICES -

www.defencediscountcard.co.uk

TROOP SCOUT -

troopscout.com

www.gov.uk/check-benefits-financial-support Use an independent www.gov.uk/benefits-calculator to find out what benefits you could get costofliving.campaign.gov.uk

YOU MAY BE ABLE TO GET OTHER KINDS OF SUPPORT, INCLUDING: HELP FROM THE HOUSEHOLD SUPPORT FUND FROM

www.gov.uk/your-local- council

www.gov.uk/pension-credit-calculator

www.understandinguniversalcredit.gov.uk

Beta.gov.wales/discretionary-assistance-fund-daf

www.gov.scot/topics/people/fairerscottland/scottishwelfarefund

www.indirect.gov.uk/contacts/contacts-az/finance-support-times-crisis-and-need

GLOSSARY

MOD POLICY

- Over 37 Provision (Jsp 464, Vol 3, Part 1, Para 0303, C. Ver 20)
- Forces Help To Buy (Jsp 464, Vol 1, Part 1. Ver 26 – 01 Jul 22)
- Sla & Sfa (Jsp 464, Vol 1)
- Mma (Jsp 800, Vol 5, Part 2. Ver 9.4 - May 22)
- Gyh/Hdt (Jsp 752, Vol 1, Chapter 7, Section 3)

GOVERNMENT ANNOUNCEMENTS

There will be an automatic limit on how much you will be charged for each unit of gas or electricity from 1 October. www.gov.uk/government/publications/energy-bills-support/energy-bills-support-factsheet

You may get calls, emails or messages that pretend to be from a government service or energy bill support scheme. If you get a message asking for your personal details (for example, bank details or passwords) this could be a scam. www.gov.uk/report-suspicious-emails-websites-phishing

Army Website
http://www.army.mod.uk

AKX Online
http://akx.sps.ahe.r.mil.uk/sites/akx

AMS 22-12-088