



**Disability Sheffield**  
Centre for Independent Living

## Disability Sheffield Information Service

### Money Matters: ( Making the Most of Your Money ) Factsheet



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## Money Matters

### ( Making the Most of Your Money )

Disabled People face additional costs to their basic standard of living. The figure has been estimated as being 25% higher than for non-disabled people. Recent research by the disability charity Scope estimates that on average, disabled people spend £550 a month on disability-related expenditure, including higher heating bills, buying specialised equipment, paying for taxis to get around or covering higher insurance premiums .

When dealing with enquiries to our information service and posting news onto our website we often come across information that we think would be useful to put into a general factsheet about managing your finances. We hope to be able to help you, if not increase your income, at least make your money stretch a little further by making you aware of the services, support and information that's available locally and nationally.

This factsheet is not intended to be a definitive guide and we will add to the content along the way. If you know of any ways to increase your budget or reduce your expenses and want to make suggestions from your own experience to include in this factsheet please contact us.

We have organised the information under the following headings :-

**Maximise Your Income :** Make sure you're getting the benefits and funding you are entitled to

**Worried about your Finances? :** Get help to budget and manage your finances

**Claiming Reduced Charges :** Be aware of your entitlement


**Travel and Mobility:** What travel options do you have?

**Leisure Concessions:** Is there a concession for leisure activities of interest to you?

**Recycled Goods, Timebanks , Low Cost Services :** What's available in your community?

**Applying for Grant Funding:** How to find and apply for charitable funding

## Maximise Your Income



**“Make sure you’re getting the benefits and funding you are entitled to”**

First of all make sure you’re getting the benefits you are entitled to. The benefits system is complex which means you may not be. For example:

### **Are you missing out on Attendance Allowance?**

Attendance Allowance is underclaimed in Sheffield in comparison to other large cities such as Manchester. Attendance allowance is a tax-free benefit paid to people over 65 who need help to look after themselves because of physical or mental disability, but you do not need to actually be receiving help. There are two rates of payment, a lower rate and a higher rate. **AA is tax free and not means tested.** You can get a free factsheet from [Disability Rights UK](#) or [Age UK](#) .You can download an application form or apply online [here](#)

### **Contact Citizens Advice Sheffield**

Citizens Advice Sheffield is a new city wide service, formed by a merger of the separate advice centres across Sheffield .The service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities and help people resolve their problems with benefits, work, debt and money, consumer, discrimination and many other issues. You can ask for a benefits check at your local advice centre. You can easily find your nearest advice centre on the [Citizens Advice Sheffield](#) website. Click on ‘Get Help’ and then ‘Get Started’ and enter your postcode. Click on ‘Help Yourself’ for online free advice and self-help resources

You can also phone Citizens Advice Sheffield’s Adviceline on 03444 113 111 ( Monday to Friday, 10am to 4pm ). Calls to the Adviceline cost the same as calling 0114 numbers.

When you visit an advice centre, it's important that the adviser you speak to has as much information as possible. Look at [this link](#) describing the kind of information it's useful to take with you. If you haven't got everything that's shown, don't worry - take as much as you can find.

### **Learning Disabilities Support at Citizens Advice Sheffield**

A number of Citizens Advice Sheffield staff are trained in how to advise and communicate with people with a learning disability. Please contact the Adviceline if you wish to find out where learning disability friendly staff are located and to make an appointment.

### **Benefits Calculator**

The charity Turn2us has launched a free online benefits calculator. This easy-to-use calculator can help you check what you might be entitled to. Find out how to use the calculator and who it can help by following this link to [Turn2Us](#)

## Check your Entitlement to Other Funding for Disabled People

You may be able to apply for additional funding and payments depending on your individual circumstances. These include :-

Adult Social Care, Direct Payments : [See Sheffield City Council](#)

Equipment and Adaptations : [See our E & A Factsheet](#)

Access to Work : [See our Employment Factsheet](#)

Energy Efficiency and Fuel Schemes : [See our Energy Efficiency Factsheet](#)



## Disability Rights UK : What You Can Claim

This interactive factsheet is designed to give you an idea of the help you can get. It includes links to information on benefits, tax credits, housing grants, independent living, education and other help, including help provided by your council/local authority. Select the situation which applies to you (you may fit into more than one situation). Each situation has a list of the help available. These link to further information or a factsheet on the subject. [What You Can Claim](#)

We have produced a [Benefits factsheet](#) with links to further self help information and factsheets about benefits.

## Money Advice Service

The Money Advice Service has developed a new online resource dedicated to supporting disabled people. Their page on '[Becoming Ill or Disabled](#)' includes sections on how to check what you're entitled to, managing the extra costs associated with being ill or disabled and managing and paying for your care. View more pages on illness and disability on the Money Advice Service website [here](#)

## Worried about your Finances?

**“Get help to budget and manage your finances”**

Contact your nearest advice centre on the [Advice Sheffield](#) website if you need to speak to or see a specialist debt advice worker. If you are not receiving your benefits due to a delay in payment or otherwise you can ask for an emergency payment. If you are struggling to find money for food your local advice centre can refer you to a Food Bank in Sheffield.

## Citizens Advice Sheffield Self Help Resource

Need help to budget and manage your finances? Struggling to pay your bills? Dealing with credit card debt? Find out what you can do with Citizens

Advice Sheffield [self-help information](#)

## **Sheffield Credit Union ( SCU )**

A credit union is a savings and loans co-operative. SCU offers a range of services including help to save and borrow and help to manage bills . You can contact SCU on 0114 276 0787 or e mail [admin@sheffieldcreditunion.com](mailto:admin@sheffieldcreditunion.com)

There is more information on their website at [www.sheffieldcreditunion.com](http://www.sheffieldcreditunion.com)

## **Useful Guides and Websites**

### **Making Money Easier**

United Response has produced a series of free guides providing basic explanations for all things finance and money related. It is aimed at people with learning disabilities, but could be equally useful to anyone who finds themselves lost in financial jargon and small print.

The [Making Money Easier guides](#) include advice about choosing and using a bank account, a glossary on common banking terms, tips on budgeting and a guide to help people live independently.

Tel: 020 8246 5200 Email: [info@unitedresponse.org.uk](mailto:info@unitedresponse.org.uk)

### **Dosh Banking Guide**

Dosh is an organisation which helps people with a learning disability to manage their own money, including their direct payments. The [Dosh Guide to Banking](#) is designed to help people with a learning disability, other financially excluded and disabled people, their families, supporters and advocates to speak to banks and get the support and access they need. It includes information on opening, changing and closing an account, how to deal with banking problems and links to further resources and helpful contacts and a [free help sheet](#) for people to take on trips to the bank as a quick reminder .

Dosh charges for its services. You can contact Dosh on 0300 303 1288 or go to their website [here](#) to find out how they can support you and how much it will cost. Here is their list of [resources and organisations](#).

### **Guide to Mental Health and Debt**

Within the website [Money Saving Expert.Com](#) there is a free Guide to Mental Health and Debt supported by Mind, Rethink, CAPUK and others, for people with mental health problems and those caring for them. It covers how to handle debts when unwell, work with banks, how to


access free debt counselling, specific tips for people with bipolar disorder or depression and whether to declare a condition. [Guide to Mental Health and Debt](#)

## Money Saving Expert.Com

[Money Saving Expert.Com](#) is an editorially-independent consumer and financial information website containing a wide range of regularly updated information. In its own words it's the UK's biggest consumer website with over 13 million users a month. The site's dedicated to cutting your bills and fighting your corner with journalistic research, cutting edge tools & a massive community – all focused on finding deals, saving cash & campaigning for financial justice." It is packed full of hints and tips on ways to save ( there's an entire section dedicated to money off vouchers that you can download before you buy ).

## Claiming Reduced Charges

### Disability Related Expenditure ( DRE )



**“Be aware of your entitlement to reduced charges”**

If you are eligible for a personal budget from adult social care you may have to make a contribution towards the costs. If so make sure that you ask about claiming any disability related expenditure . A DRE is an expense that costs you more because you are disabled or which you wouldn't have to pay at all if you were not disabled e.g City Wide Care Alarms, extra heating costs, laundry costs and maintenance and repair of equipment, special diet. Some disabled people are not aware that you can be in paid employment and still claim a personal budget .To encourage disabled people to work, income from earnings is disregarded during the financial assessment for a personal budget from adult social care. See Sheffield City Council's factsheet on [Disability Related Expenditure](#)

### VAT Exemption on Purchasing Equipment

You may be eligible to claim exemption from paying VAT charges when purchasing equipment if you declare that you are chronically sick or have a disabling condition.

The following criteria apply:-

- You have a physical or mental impairment that has a long-term and severe effect on your ability to carry out everyday activities
- You have a condition that doctors treat as a chronic sickness (like diabetes, for example) or
- You are terminally ill

Also, VAT is not charged on certain services provided to disabled people including

- the servicing, maintenance and installation of disability equipment
- adaptation work on equipment or appliances so a disabled person can use them
- some building alterations to a disabled person's home
- the hire of qualifying disability equipment

Most reputable companies will identify VAT exemption in their charging details.

If you are in any doubt as to whether you are eligible for VAT exemption contact HM Revenue and Custom [Enquiries](#) on 0300 200 3700 (please check the charges with your service provider).

Please note that there are penalties for making false declarations.

Further information on VAT relief is available by following [this link](#)

### **Council Tax: Disabled Person's Relief**

If you or someone who lives in your household has a disability and your home has been adapted to meet the needs of the disabled person, you may qualify for a reduction in Council Tax. Information is on the Sheffield Council website on [this page](#). However, we recommend that you also look at GOV.UK the government's website which lists other qualifying criteria on their [Council Tax page](#)

In particular you may be eligible for the scheme if you live in a larger property than you would need if you or another occupant weren't disabled.

You'll have to show that you've either:

- an extra bathroom, kitchen or other room that you need for the disabled person, or
- extra space inside the property for using a wheelchair

If you feel that you would qualify using this criteria we know of people who have successfully applied on these grounds.

### **TV Licence Reduction**

You can get a 50% reduction on the TV Licence fee if you're blind/severely sight impaired. Your licence will also cover anyone who lives with you. [TV licence reduction](#)

You may also qualify for a reduction if you are a care home resident. [Care home resident reduction](#)

When you reach the age of 75 you may apply for a [free TV Licence](#).



## Prescriptions Charges and Health Benefits

Disability Rights UK has produced a Factsheet on [Prescription Charges and Health Benefits](#) which includes dental charges , NHS sight tests and vouchers and travel to hospital.

## Transport and Mobility



### Disabled Person's Railcard

The Disabled Person's Railcard is distributed by the Association of Train Operating Companies. It entitles a disabled person and an adult companion to up to a third off most rail journeys in Britain.

[Click for information on the Disabled Person's Railcard.](#)

**The English National Concessionary Travel Scheme (ENCTS) in South Yorkshire** enables Disabled ENCTS pass holders to travel for free on bus, tram and rail services between 0930 and 2300 on weekdays and at any time during the weekend and on Bank Holiday . A

"With carer" pass is available.

For full details see the [Disabled Person's Pass](#) information on [travelsouthyorkshire.com](http://travelsouthyorkshire.com).

Information about applying for a Disabled Person's Travel Permit is on Sheffield City Council's website [here](#)

## Driving

### Blue Badge Scheme

The Blue Badge scheme provides a national range of parking concessions for disabled people with severe mobility problems who have difficulty using public transport. The scheme is designed to help severely disabled people to travel independently, as either a driver or passenger, by allowing them to park as close to their destination as possible. To check if you are eligible and how to apply view our [Blue Badge Factsheet](#)

### Motability Scheme

Motability has helped over 4 million people get mobile by exchanging their mobility allowance to lease a car, scooter or powered wheelchair. You can check whether you qualify and get an information pack [here](#)

If you are a Motability customer or you are applying to join the Motability Scheme, you may be eligible for additional [financial help](#) towards the following costs depending on a wide range of factors, including your disability or impairment and how it impacts your mobility, your household circumstances, any equipment you need to regularly travel with and your financial means

- Help with the cost of Advance Payments, WAVs and adaptations



- Help with the cost of driving lessons
- Help with the cost of a Drive-from-Wheelchair vehicle

### **Toll concessions – bridges and tunnels**

You may be able to pay a reduced rate or nothing at some river crossings, bridges and tunnels if you're disabled. In most cases, you have to apply in advance to get a concession.

[Toll concessions.gov.uk](http://Toll.concessions.gov.uk)

### **Leisure Concessions**

Don't forget, be embarrassed, or be too proud to ask if there's a concession available. Many tourist attractions want your custom and provide a discount.

#### **Sheffield LifeCARD and LifeCARD Plus**

Sheffield lifeCARD gives you significant savings on sport and leisure activities across Sheffield International Venues Centres as well as access to offers throughout the year.

LifeCARD Plus was introduced at Sheffield International Venues (SIV) in 2016 to replace the Slice Card at a cost of £5.00 per card for 1 year.

The LifeCARD Plus offers the holder up to 30% off the LifeCARD Price.

The criteria eligibility for the LifeCARD Plus is as follows:

- Income Support
  - Income based Job Seekers Allowance (JSA) 7
  - Income Related Employment Support Allowance (ESA)
  - Pension Credit
  - Working Tax Credit
  - Child Tax Credit
  - Universal Credit
  - Housing Benefit
  - Disability Living Allowance (DLA)
  - Personal Independent Payment (PiP)
  - Blue Badge Holders
  - Attendance Allowance
  - War Disablement Pension
  - Children (Under 17 years) qualifying for any of the above benefits or looked after by the local authority are also entitled to the LifeCARD Plus.
- SIV will accept the following proofs:
- An in date letter from a benefit
  - Blue Badge

Places for People will also be operating a similar card called "SheffieldSaver Plus" .



SIV will accept the Places for People Card and any current Slice cards that are due to renew; the customers will need to bring in proof (from the criteria above) so they can get the benefits of a life card plus.

A **GP exercise referral scheme** is available in Sheffield that offers access to specialist exercise programmes for people with chronic medical conditions. The scheme is supervised by qualified fitness staff who will aim to ensure you have a safe and enjoyable start to a more active and healthier lifestyle. Ask at your GP surgery for more information. See our [Leisure factsheet](#) for this and other sport and activity schemes .



## **Accessible Sheffield Partnership**

Accessible Sheffield is a pioneering partnership between AccessAble, Disability Sheffield, Nimbus Disability and Sheffield City Council towards making Sheffield a more accessible City for disabled people.

## **The Access Guide to Sheffield**

AccessAble surveyors have personally visited and assessed around 1000 different places across Sheffield like restaurants, leisure centres, libraries, theatres, parks, public transport, hotels and many more. The Access Guide is on the [AccessAble website](#) is FREE to use.

## **The Access Card**

Social enterprise Nimbus Disability has developed an access card which has many practical applications for disabled people. It was designed to quickly let providers know about the needs a disabled person has and is simplifying the bookings process for theatres, arena and music venues across the UK. Nimbus Disability is pleased to welcome Sheffield Theatres and the Motorpoint Arena as CredAble Providers. The Access Card is also developing as a loyalty and discount card. You can find out more and apply for a card on [our website](#) or ring Nimbus Disability on 01332 40 40 40.

## **Carer Card**

The Carer Card is similar to the Access Card in that it informs providers quickly and discreetly about the support you need as a Carer and may gain you access to things like concessionary goods and services without having to go into lots of confidential personal detail. You can find out more and apply for a card on [our website](#) or ring Nimbus Disability on 01332 40 40 40.

## **Sheffield Theatres**

Sheffield Theatres offers a disabled person who needs a carer with one ticket at the disabled persons discount (normally £2.50 off) if it applies to that particular performance and one free ticket for the carer. You can use your [Access Card](#) or [Carer Card](#) at either of the Theatres


where all Access Card symbols are acknowledged and responded to when booking including free companion tickets for +1s. Box office staff are able to take your booking in person, or on the telephone and advise you on the best access available.

### **Cinema Exhibitors' Association Card**

The Cinema Exhibitors' Association Card entitles the carer of a disabled person to go free when accompanying them to see a film.

[More information from the Cinema Exhibitors' Association Card website](#)

### **Recycled Goods, Timebanks , Low Cost Services**



**“Find out what’s available in your community”**

#### **Emmaus – Second Hand Superstore**

A community shop on Blast Lane in Sheffield ( access Blast Lane via Cadman Street if travelling by car ) selling recycled household goods including furniture, bric-a-brac, records, CDs, videos and books, electrical goods and bicycles. They sell a range of goods from almost new items, which may be quite expensive to good useable items at very low cost . Please ask about any delivery charge.

Unit 5 Sipelia Works  
Cadman Street  
Sheffield S4 7ZG  
☎ 0114 2720677

[email: enquiry@emmaus-sheffield.org.uk](mailto:enquiry@emmaus-sheffield.org.uk)  
[www.emmaus-sheffield.org.uk](http://www.emmaus-sheffield.org.uk)

#### **St. Vincent de Paul Furniture Store**

Collects good quality, unwanted furniture and delivers to local families in need who are new Council tenants and have no furniture at all. No gas or electrical appliances supplied. Supply is not instant - approximately 5 days between initial contact and delivery of items. Clients need to be referred by Council Services or other agency, eg advice service.

280 Queens Road  
Sheffield S2 4DL  
☎ 0114 270 3990  
Opening Times: Mon-Fri 8.00am-3.45pm  
Email: [info@svpfurniturestoresheffield.org.uk](mailto:info@svpfurniturestoresheffield.org.uk)

#### **Repair Sheffield**

[Repair Sheffield](#) holds Repair Cafes at regular workshop events at various venues including Heely City Farm. If you have broken stuff at home that you need to fix you can take it along and the volunteer fixers will have a go at putting it right. This isn't just a fixing service though, oh no!

They will show you how to mend it for yourself and pass on valuable knowledge which will enable you to do things for yourself or go in to a repair shop with enough know how to feel confident of getting the job done properly.

There is no charge but if an item is successfully fixed a small donation towards costs would be welcome. All their fixers are volunteers and the project isn't funded.

Contact Repair Sheffield for more information and dates at [sheffieldrepaircafe@gmail.com](mailto:sheffieldrepaircafe@gmail.com)

### **Sheffield Freegle and Sheffield City Freecycle**

[Sheffield Freegle](#) helps you to give and get stuff for free - anything which could be reused. All items must be legal and appropriate, and free. No loans, swaps or sales - just free gifts.

[Sheffield City Freecycle](#) is open to all and want you to recycle something rather than throw it away. Furniture and other household items are offered for free on the website. It is part of the Freecycle Network, an international and UK charity aiming to keep good stuff out of landfills.



[TimeBuilders](#) is Sheffield's innovative time-banking project makes it easy for everyone to be more active in their community. - to volunteer, share skills, support others, broaden networks and make friends. Timebuilders uses a system of TimeCredits. Each hour of volunteering earns you one TimeCredit. This can then be spent on one hour of activity that would otherwise cost money; classes, tickets, social events, meals, trips and more. TimeCredits are not given as an incentive but as an invitation to get more involved and to contribute as a person rather than a consumer.

If you want to get involved or find out more email [team@timebuilders.org.uk](mailto:team@timebuilders.org.uk) or telephone 0114 2230240.

### **Sheffield Directory**

The [Sheffield Directory](#) is a local resource, where you can search for information on local services and voluntary and community organisations in Sheffield including activities and support groups.

## **Applying for Grant Funding**

**“How to find and apply for charitable funding”**

SCOPE's [Grants Tips](#) for disabled people and organisations applying for charity or grant trusts.

[Disability Grants](#) is an online guide to grants for people with disabilities.

Do you have a Disability? Are you a parent or carer of a disabled child or adult? If so, use this website to save time finding disability grants. Charities and trusts provide funding towards the high cost of disability equipment,

holidays, housing, days out.....in fact anything above and beyond the normal costs of everyday living.

Disability Grants provides information about specific [grants for holidays](#). A list of funders can be found here for you to look through. You will then need to make an application to any that you feel are suitable either in terms of your eligibility and/or the holidays that they offer.

You can search for Local Charitable Trusts and Organisations in the [Sheffield Directory](#)

Sheffield Carers Centre – A grant of up to £200 to help you to take a break from caring [Time for a Break Service](#) .

The Money Advice Service also has information on [Grants for Disabled People](#).

### **Local Assistance Scheme : Grants from Sheffield City Council**

The aim of the [Local Assistance Scheme](#) is to support independent living and help Sheffield residents in crisis situations with an identified need that cannot be met from another source. Help will be available to people who receive certain benefits or are assessed to have insufficient income to meet their needs.

The scheme was set up following the abolition of some parts of the Department of Work and Pensions (DWP) Social Fund (Community Care Grants and Crisis Loans).

While the Local Assistance Scheme is quite similar to the Social Fund in purpose, it is not the same scheme and has its own policy, rules and awards.

The Local Assistance Scheme has two types of award:

#### **1) Sheffield Independence Grants**

Sheffield Independence Grants are to support independent living in the community. They can be used to help people establish themselves in the community or to remain there. For example they may be used to help people setting up home following a period in institutional care, avoid the need to go into care or cope with exceptionally difficult family circumstances. A Sheffield Independence Grant can be awarded to help with the cost of essential household items and services (including travel costs in particular circumstances).

Sheffield Independence Grants do not have to be paid back.

#### **2) Sheffield Crisis Grants**

Sheffield Crisis Grants are intended to help people who do not have enough money to meet their short term needs arising from a crisis. They are used to prevent serious risk to the health and safety of an individual or their family.

Sheffield Crisis Grants do not have to be paid back.

You can find more detailed information about Sheffield Independence Grants and Sheffield Crisis Grants in the guide: [Local Assistance Scheme Guidance for Applicants](#)

### **What do you think of this factsheet?**


If you would like to comment on this factsheet or provide additional information from your own experience please let us know and we would be happy to consider adding to or amending the factsheet. We welcome any comments to help us improve our service. Our contact details are:-

### **Disability Sheffield Information Service**

The Circle

33 Rockingham Lane

Sheffield S1 4FW

 **0114 253 6750**

E- mail [info@disabilitysheffield.org.uk](mailto:info@disabilitysheffield.org.uk)

[www.disabilitysheffield.org.uk](http://www.disabilitysheffield.org.uk)

### **Disclaimer**

No recommendation is given or implied by providing these details. Whilst every effort is made to ensure accuracy we cannot accept responsibility for any errors or omissions. Please note that the inclusion of groups or individuals on the factsheet does not mean that they have been vetted or are recommended by Disability Sheffield Information Service or Disability Sheffield .Details may change so it is important you check the information provided to make sure they are accurate and suitable for your own requirements

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