

MoneySense for Lone Parents

gingerbreadni
supporting one parent families

Help for what matters

 Ulster Bank



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This booklet, produced in partnership with Gingerbread, provides money guidance for people parenting alone.

MoneySense

MoneySense is a financial education programme which Ulster Bank has developed to help people make informed decisions about their money and understand how financial products and services work.

Introduction

Lone parents make up around a quarter of all families in Northern Ireland, but still face many challenges, particularly when it comes to money.

Whether it's paying the bills, making sure you are receiving the right benefits, or coping with the financial demands of a growing family, money worries are a problem for many lone parents.

At Gingerbread, we think lone parents do a brilliant job. As well as providing useful information, training and an advice helpline, we campaign to improve the lives of all one parent families.

Which is why we are delighted to be associated with Ulster Bank's MoneySense for Lone Parents. This practical guide to managing your money is packed with guidance on making the most of your income, how to deal with household bills and where to get help if your finances become difficult to manage.

In other words, it is essential reading for any lone parent. We would like to thank Ulster Bank for producing a useful and relevant publication as part of their ongoing work in supporting financial education.



Rachel McAree
Assistant Director of Gingerbread NI

The benefits of budgeting

Raising a family is a hugely rewarding experience, although it's not without its challenges, particularly financially.

Managing on one income can be tough, but taking control of your finances can help you to feel on top of things and keep you one step ahead.

Whether you are a new single parent, or you are used to being the main support for your family, this booklet could be for you. It contains lots of useful information to help you take control of your money. It offers guidance on making the most of your income, how to budget effectively for today and plan for the future, how to deal with household bills and where to go for help if your finances become difficult to manage.

At the end of the booklet, there's a list of useful organisations where you can get more information and advice on the topics covered.

Why bother?

A budget is not about saving money; it's about knowing how you spend it. This allows you to see whether your income is more, or less, than your outgoings. A properly designed budget will allow you to spread payments over the year, rather than facing big bills for which you haven't planned.

Parent's Top Tip

"I budget to make sure I have enough put away for family birthdays and celebrations. By planning ahead and knowing what money I have, I can spread the cost"

Sarah, mum of Ciara

Use the budget planner on page 4 to help you to create your family budget.



Where to start

The starting point for any budget is to list your income and household spending. For your income, list all the money you receive in a week or a month – wages, social welfare payments, maintenance, pensions – and add them all up. Be careful not to mix monthly and weekly figures.

Next, list all your regular household spending. This can be a bigger job but don't be put off; seeing everything written down can help you to get a clear idea of how your budget is working. Your household expenses will include things like rent or mortgage payments, utility bills, insurance, food, nappies, clothing, tv/phone/internet, loan or credit card payments, childcare and so on.

Making a budget only works if you are honest – so if you treat the family to a takeaway every week you need to include it in your spending list. Include the amount you spend socially and on family outings. If you are not sure how much you spend, make a record of all your outgoings over a month by keeping receipts and noting

down costs – you may be surprised how small amounts for bus fares, school trips or sweets add up.

Be sure to include annual costs such as holidays, birthdays, dentist visits and school uniforms. Add up what you think you may spend in a year (check bills and bank statements for amounts) and divide this by 12 to get a monthly cost, or by 52 to get a weekly cost.

You should now have a figure for the amount of money you have coming in every week or month, and another one for the money you spend. Compare them and see which one is higher. If you have more money coming in than going out, then you are in control. Think about ways to save and make any extra money work effectively for you.

If, however, your outgoings exceed your income, you need to look at ways to boost your income and reduce your expenditure. If this still doesn't balance the books, get advice on the best solution for dealing with your debts as quickly and effectively as possible (see page 20).

Budget Planner

Income

Wages/salary	£
Income support	£
Jobseeker's allowance	£
Employment & Support allowance	£
Child Benefit	£
Tax credits	£
Disability benefits	£
Maintenance	£
Pensions	£
Savings interest	£
Other	£
	£
	£
	£
Total income	£

Expenditure

Regular bills

Mortgage/rent	£
Rates	£
Electricity	£
Gas/oil/coal	£
Telephone (mobiles, landlines)	£
TV licence	£
TV package (satellite, cable)	£
Water	£
Life insurance	£
Buildings insurance	£
Contents insurance	£
Pet insurance	£
Car insurance	£
Car tax	£
Household maintenance	£
Care/Home help costs	£
Other	£

Everyday costs

Food/groceries	£
Childcare	£
Travel (petrol, bus fares, etc.)	£
School costs (meals, uniforms, books etc.)	£
Other	£

Occasional costs

(Work out the total annual cost and divide by 12 for monthly amounts, or by 52 for weekly amounts.)

Birthdays	£
Car repairs/servicing/MOT	£
Festive giving	£
Clothing/footwear	£
Health costs (dentist, optician, etc.)	£
Holidays	£
Pet costs	£
Other	£

Leisure

Club membership	£
Other casual spending (cigarettes, sweets, etc.)	£
Newspapers/magazines	£
Socialising (pub, restaurant, cinema, etc.)	£
Trips out	£
Savings	£
Other	£

Loans, credit cards, etc.

Personal loan	£
Car loan	£
Secured loans	£
Social fund loans	£
Credit card	£
Store card	£
Catalogue	£
Hire purchase	£
Money owed to friends and family	£
Other	£
Total expenditure	£

Total income less total expenditure **£**

- Remember not to mix monthly and weekly figures!
- Only write down what you actually spend – you do not have to complete every box. Add any items that are not listed under 'other'.

Managing your spending

Parent's Top Tip

“If you’ve got internet access, give online supermarket shopping a go. I find it saves me time and means I’m less likely to buy unnecessary things on impulse. Check for delivery costs – some are free, and even if they’re not, it’s often cheaper than taking the family to and from the supermarket by bus or taxi.”

Maxine, mum of Mark

Once you can see your budget written down, you may be able to see ways of making savings. It’s amazing how much you can spend on small items such as coffee, magazines or buying lunch every day at work. Here are just a few examples of ways to make savings.

Target your energy bills

Turn your heating down by one or two degrees, your hot water by five degrees, put lights off when you aren’t in the room, use energy-saving bulbs and don’t leave electrical appliances on stand-by. By making these small adjustments, you should see your energy bills reduce!

Pay your utility bills in a way that suits you

If you struggle with large bills, speak to your supplier about paying weekly or monthly, or by direct debit or using a paypoint card.

Often discounts are available if you pay utility bills by direct debit. Ask your supplier if they have any deals and check if you can get a better deal elsewhere.

Some suppliers offer a cheaper price for fuel if, for example, you, or someone in your household, are disabled or have a long-term health condition. Ask your supplier if you are paying the lowest possible price for your fuel.

If things are really tight and you're struggling to pay your bills, your supplier should be able to give you the name of a charitable trust set up to provide grants for this situation.

Review your mortgage regularly

Mortgage rates change all the time as market conditions alter. Although banks and building societies are slow to change existing arrangements at the moment, it's worth reviewing your mortgage at least once a year to make sure it's competitive. If you are changing your mortgage, look beyond the interest rate. Make sure you understand any penalties that will apply if you repay your loan early. Remember to take fees and charges into account as well.

You may be eligible for help with mortgage interest if you are on a qualifying benefit such as Income Support.

Find out if you can get help with rates

You may be eligible for help with your rates if you are on a qualifying benefit or low income.

Check your insurance policies

Car insurance, house insurance and life insurance policies cost all of us a lot of money, yet it's tempting to just renew policies every year without checking how competitive they are.

There are a number of price-comparison websites to help you compare the best deals. Also check what your policies cover you for and whether they are still of use.

Involve your children in budgeting

It can be hard to resist the requests of children, especially in the run-up to Christmas when advertising of children's products increases. Young children often believe parents have an endless supply of money, so make budgeting a family exercise.

If your child receives pocket money, encourage them to think about how they might spend and save their money – get them into the savings habit as early as you can!

A young child with curly hair is sitting on a parent's lap, reading a book. The child is wearing a pink floral patterned top. The parent is wearing a grey zip-up jacket. The background is dark and out of focus.

Parent's Top Tip

"I've set up a reward chart and give treats or pocket money if my kids do well at school or help me out at home. This helps me get things done, and teaches them that money doesn't grow on trees!"

Jackie, mum of Liam & Aoife

Maximising your income

Consider these suggestions for boosting your income. They could help to relieve pressure on your household budget or allow you to put some money aside for a rainy day.

Parent's Top Tip

“My advice is to apply for any social welfare payments you are eligible for. Get independent advice to work out your entitlements and check that you're getting the right amounts. If you don't get any extra, then you are no worse off and if you do, it's a bonus.”
Alan, dad of Sophie

Are you entitled to benefits?

Make sure that you are receiving all the benefits and tax credits to which you are entitled. This is especially important if you have had a change in circumstances, such as separating from a spouse or partner, or had a drop in income. Extra benefits may be available if you are a carer, if you or your child is disabled, or if you are pregnant. The payments you can receive depend on your circumstances. For more information, contact the Gingerbread NI Freephone Advice line on 0808 808 8090 or your local advice centre.

Can you get help with your housing costs?

If you are receiving benefits you may be able to get help with your mortgage interest payments. Contact your local Jobcentre or advice centre for more information. If you rent a property and have a low income, you may be able to get help with the cost through Housing Benefit, whether you are working or receiving benefits.

Are you getting child maintenance?

You can apply for child maintenance if you are your child's main carer. The Child Maintenance and Enforcement Division of the Department for Social Development can provide information on the options available for arranging child maintenance.

If you are experiencing problems with child maintenance or want to know more, speak to an organisation such as Gingerbread NI, or your local advice centre. See the list of useful organisations on page 28.

Are you paying too much tax?

While we all have a responsibility to pay tax on the money we earn, there may be no need to pay again when you save or invest money. Check the tax status of any investments to make sure you are not paying tax unnecessarily and look into tax-free savings accounts. Check too that you are on the correct tax code.

Can you rent a room?

Under the Government's approved 'rent a room' scheme, you can receive up to £4,250 every year from a lodger without paying tax. Check your tenancy or mortgage agreement carefully before renting a room to a lodger. If you take in a lodger, remember to update your household insurance and declare any income from a lodger when claiming benefits. This does not affect your tax credit entitlements.

Are your savings working effectively?

If you have money in a bank or building society account, make sure you are getting a competitive interest rate. If you're not, search the market for an alternative. Ask your local high street banks and building societies to see what is available or use one of the many comparison websites to find a good deal.

Check to see if you have any money in lost accounts. Ring Consumer Council or visit their website www.mylostaccount.org.uk.

Can you get help with childcare costs?

If you are working, you may be able to get help towards childcare costs through Working Tax Credit. Some employers also offer a scheme where you exchange part of your wages for childcare vouchers. You do not have to pay income tax or national insurance on the amount that is exchanged for vouchers, which could save you money. If you choose vouchers, any amount of Working Tax Credit that you receive for childcare will be reduced. Always check that you would be better off before accepting childcare vouchers.

Top Tip

Consider setting up a regular transfer at the end of each month from your current account to a savings account. By treating it as a regular bill, you'll automatically get into the savings habit. It's a great way to build a small fund for Christmas or holidays and ensures you have something to fall back on if there is an emergency through the year.

Top Tip

Use the Childcare Indicator calculator available on the HM Revenue and Customs website to check if you would be better off receiving vouchers or Working Tax Credit for childcare. Visit www.hmrc.gov.uk.

Banking and saving – planning for the future

If you have money left at the end of every month, you need to think about the best place to put it. Where you save will depend on whether you are saving for the short term, medium term, or long term.

Everyday saving

Savings do not have to be a long-term commitment. Putting a little money aside each week or month soon builds up and can help to ease the pressure when there is a sudden expense, such as the washing machine breaking down, or a school trip. To ensure your money is working hard for you, find a high-interest deposit account that lets you access your cash instantly.

Top Tip

Pay off any debts first as interest paid on a debt is likely to be higher than interest earned on a savings account.

Medium to long-term saving

Medium-term saving is generally considered to be anywhere from one to five years. In this case, you may want to use a deposit account that restricts access and in return gives a higher rate of interest.

If you are willing to take more risk, and can take a long-term view, that is longer than five years, you can invest in trusts or accounts that are linked to the stock market. While these investments may be more risky, they do have the potential for higher reward. However, you could lose some, or all, of your initial investment. You should take independent financial advice before deciding on this sort of investment.

Longer-term saving – Pensions

For the long term you may want to have some sort of pension in place, partly because these investments are generally tax-efficient and also to plan for your retirement. Again, you should get independent financial advice before deciding which type is best for you.



Think about your goals and what you are saving for.

Example:

Mike's daughter is starting a new school next year, where she will need to wear a uniform. Mike thinks that it will cost around £100 to buy the uniform. He works out that if he puts aside £2 per week he will have saved enough money to buy everything.

He works this out by dividing the amount of money he wants to save by the number of weeks there are before he needs to buy the uniform.

Mike would like to save £100 and has 52 weeks (a full year) to save up.

$$100 \div 52 = \text{£}1.92$$

Mike rounds this up to £2 per week.

In 52 weeks he will have saved £104 ($\text{£}2 \times 52 = \text{£}104$). If he is able to put the money in a savings account that pays interest, he may have more money at the end of the year.

Borrowing sensibly

Top Tip

Avoid late payment fees on credit cards and other debts by paying on time. Set up a direct debit so the money is collected from your bank account. If you're not sure how much you'll be able to pay, set up a direct debit for the minimum and make a separate payment for whatever you can afford each month. If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance.

We will all borrow money at some point and this isn't necessarily a bad thing. Sensible borrowing can help smooth out short-term gaps between income and expenditure, or help you to buy large items, such as a house or car.

There are advantages and disadvantages to each type of borrowing. In broad terms the cost of money, which refers to the interest charged, is different depending on where you borrow from and the period of time for which you borrow. The guideline below shows the relative cost of different types of borrowing, from inexpensive to expensive:

Mortgage	£
Overdraft (authorised)	££
Personal loan	£££
Credit card	££££
Store card	£££££
Doorstep lender	££££££



Money you borrow will not always fit in nicely to the guideline opposite. And the cost of your loan will vary depending on how much interest is charged and how long you borrow for. The important thing to remember is to never sign a credit agreement until you are sure that you understand exactly how much you will be asked to repay and over what period of time. You should also ask what penalties you are likely to face if your circumstances change and are unable to make regular payments. Bear in mind you have to be over 18 to apply for credit facilities.

If you are on a qualifying benefit, you could be eligible for a Budgeting Loan, an interest free loan of up to £1,500 available through the Social Fund. Also anyone can apply for a Crisis Loan, even if they are currently in employment. These loans do not incur interest, but will be taken directly from your qualifying benefit.

Borrowing small sums

Overdrafts

For short-term borrowing, a bank overdraft might be the answer. Always arrange this in advance with your branch because higher rates of interest are charged for an unauthorised overdraft. Check the interest rate and compare it to other options.

Credit cards

Credit cards provide a flexible way to borrow, but it's important to control them rather than letting them control you. A credit card with an interest-free promotional period can be useful but remember, when the interest-free period ends, the rate can rise considerably.

Store cards

These might help you get a one-off discount, but the interest rates are usually high. Borrowing on these cards may be very expensive and should be considered carefully.

Top Tip

Check the Annual Percentage Rate (APR), which shows the total cost of borrowing on any loan. The higher the APR, the more you will pay back, so look for the loan with the lowest APR. You must be over 18 to be eligible to apply for credit facilities.



Borrowing larger amounts

Mortgages

Buying a home will probably be the biggest purchase you'll ever make and there's no denying the thrill of having a place to call your own. There are, however, many factors to consider before you make an offer on a property. When saving for a deposit, make sure you budget for monthly mortgage payments. Remember there will be legal fees, stamp duty and moving costs to consider. You'll also be responsible for any ongoing repairs and maintenance of the property. Think about whether you can afford these costs and remember that your mortgage repayments should always be your top priority or you could risk losing your home.

Personal loans

If you're buying a new car or making home improvements, personal loans can be an appropriate form of credit. Most offer fixed rates over a fixed term, so you'll know exactly what you're going to pay each month and for how long.

For amounts of more than £25,000, you may have other options, such as extending your mortgage, as this can be offered at a lower rate of interest than a loan. However, you should only really consider this option if the money is going to be used to add value to your home. Always get independent financial advice to weigh up your options.

Hire purchase

This is a popular method for buying expensive items such as cars, as you get the item first and then make monthly repayments over an agreed period. Interest rates can be much higher than those on other types of credit, however. You should also take care with 'buy now, pay later' interest-free deals. If you don't settle the debt on the payment date, interest at the full rate can be backdated to the date of purchase. Remember that goods on hire purchase do not belong to you until all of the payments due under the agreement have been made.

Debt consolidation

Borrowing a lump sum to pay off several debts can simplify your finances but it should only be used to tackle those high-interest debts that you can't switch to a lower rate. Proceed with caution if you are considering using a debt-consolidation or debt-management firm. Some firms offer to bring all debts under one roof, so you only have to make one monthly payment. If interest is still being charged, however, it's going to take a long time to pay off the debt by smaller instalments. Ensure that you can afford payments by working out an accurate budget beforehand.

These firms can also charge a very high fee. In particular, look out for hidden charges and beware of promises to sort out your problems overnight – especially if the company is implying that you'll be free to start spending all over again. The involvement of these firms may also affect your credit rating.

Speak to a debt adviser to work out all of your options. There are many reputable, free money advice and debt counselling agencies, which can support you; some are listed in the useful organisations on page 28.

Dealing with debt

What happens if things get tough?

There are lots of reasons why you may find yourself slipping into debt. Splitting up with a partner, losing your job, or an unexpected illness can all cause you to fall behind with payments that were previously manageable. You may feel anxious or embarrassed but don't be put off from getting advice – there are lots of free advice agencies out there that can help you. Although you may feel like burying your head in the sand, the sooner you get advice, the easier it will be to deal with.

You may be surprised to find that your bank, building society or credit union will help you work out a new repayment plan, but they can't do this until they know you are having difficulties. Contact creditors and tell them about your situation, including any unexpected events or special circumstances that have contributed to the problem. If you are struggling to reach an agreement with a creditor, get independent advice from one of the organisations listed on page 28 or your local advice centre.

Top tips to help you manage your debts:

Take stock of your situation

Make a complete, accurate and honest list of all of your debts, including unpaid bills and money owed to friends and family. Don't forget the debts you are still repaying on time – especially if trying to pay them is leaving you short of money for other essential items.

Think about joint debts

If a bill is in joint names, you are 'jointly and severally' liable for it. This means that either person named on the bill can be asked to pay the full amount owed. If the other person cannot or will not pay the debt, you are liable for all of it. Give the contact details of the other person to the creditor so they can be asked to make payments too.

A woman with blonde hair is sitting at a table, talking on a white corded telephone. She is holding a blue credit card in her left hand. On the table in front of her are a laptop, a green folder, and a white mug. In the background, two children are playing with a large blue star-shaped object in a kitchen area.

Parent's Top Tip

"It's worth getting set up with telephone and internet banking. I find it helps me keep a better track on my money day to day and it saves having to go to the bank or post office every time I want to pay a bill."

Sarah, mum of Ciara

Check whether the debt is insured

If you have insurance, you may not have to repay the debt yourself, especially if your situation has changed due to illness or redundancy. Check the original paperwork to review the cover and contact the insurance provider as soon as you think you may need to use the policy, ideally before you have to stop making payments.

Prioritise your debts

Not all debts should be dealt with in the same way – the important ones should be a priority. For example, if you don't pay your mortgage or rent you could lose your home; if you don't pay your credit card bill, you could end up on a credit black list. Which is worse? It doesn't mean you should ignore any of your debts, but you should think about the consequences of not paying each one. Mortgage debt aside, prioritise paying off debts with high interest rates. A debt adviser can help you to work out your priorities and a plan of action.

Reduce your spending where possible and try to find ways to maximise your income, such as taking on a second job or working overtime.

Get free debt advice

There are a number of private debt-management companies that will offer to significantly reduce your monthly debt repayments. This may sound like a great deal, but it'll take you longer to pay off the debts and the debt company will take part of your monthly payment as a fee. There is plenty of free advice out there – visit your local Debt Action NI or your local Citizens Advice Bureau (see page 28).

It's never too late to get advice

Even if you have ignored many letters from your creditors, it's usually never too late to sort out the problem. Speak to your creditor and tell them about your situation. If you can't reach an agreement, ask them to stop any action while you get advice.

It's never too early to get advice

The sooner you can speak to a creditor the better. It's better to make the phone call to say 'I don't think I'll be able to pay you this month', rather than the one that says 'I'm sorry I haven't paid you for the last three months'.

Be careful

Be aware that not all debt agencies that claim to be offering a free service are actually free. Many only offer free initial advice and then charge for their services after this. There are many who will provide a completely free service so you do not need to pay anything. See page 28 for details.

Don't borrow your way out of debt

It can sometimes seem very tempting to take out more loans or credit cards to help you through tough times or even to pay other bills. Don't do it unless it's part of a once-off debt-clearance exercise and it will save

you money overall. If you can't pay your existing loans, chances are you won't be able to pay the new ones either. Seek help from a debt adviser to work out all of your options – there are likely to be alternatives to borrowing.

Struggling to get a bank account?

If your credit record is not good or you haven't had a regular income, you may find it difficult to open a bank account. Instead, you should look at a 'basic account' that will allow you to make deposits, but won't provide an overdraft.

The Consumer Financial Education Body (CFEB) produces a useful booklet called 'Just the facts about basic bank accounts'. It explains more about basic bank accounts and lists the accounts available. For a copy of the booklet, visit www.moneymadeclear.fsa.gov.uk or call 0300 500 5000.

What to do if your relationship has just ended

If your relationship with a partner or spouse has recently ended or is about to end, there are many things to think about and money is likely to be at the top of the list. Take advice as soon as you can to work out the best way to deal with any joint money issues.

Dealing with joint bank accounts

If you have a joint bank account you need to decide what you're going to do with it. You should try to do this together if possible. Sometimes this isn't possible, in which case your bank will be able to provide you both with a form to sign with your instructions in relation to the account.

If you are worried about an ex-partner taking money from a joint account, you may need to act quickly. Contact the bank to put a stop on the account. If there is any disagreement over money in the account, ask for it to be frozen and speak to a solicitor as soon as possible.

Open your own bank account

Open your own bank account if you do not already have one. This means that any wages, benefits or tax credits to which you are entitled can be paid directly to you. Research the options open to you and compare fees and charges before signing up for an account. Your bank will be able to advise you on the ID requirements which you will need to open a bank account.

Joint credit cards

If you are the main cardholder and feel it is appropriate to do so, contact the card provider to put a stop on the card and request a new one for yourself.



Parent's Top Tip

“Make a fresh start by getting rid of clutter. Sell any unwanted items to make some extra cash, or advertise for free on recycling websites such as [freecycle.org](https://www.freecycle.org) to get rid of items you can't sell. Your local charity shop may also welcome donations of clothes or household goods.”

Jackie, mum of Liam & Aoife

Find out what your rights are to remain in your home

Your housing rights depend on what type of accommodation you live in and whether you were married, in a civil partnership or were cohabiting when the relationship broke down. Housing rights also differ depending on whether you were renting, owned your property or had a mortgage.

If possible, get specialist advice before leaving your home, especially if you are thinking of applying to your local authority for housing. Contact your local advice centre or Shelter.

If you wish to remain in your home, you may need to take on the full payments for the rent or mortgage, and other utilities. Have household bills changed into your sole name. If the mortgage or rent agreement is in joint names or in someone else's name, you should also get advice about your right to stay in the property. See the list of useful organisations on page 28.

Protect your assets

Speak to a solicitor if you think an ex-partner may get rid of property or other assets. If you are on a low income, check to see if you can get free advice through the Legal Aid scheme – contact your local Citizens Advice Bureau to see if you qualify. If you have to pay for advice, check car, home or other insurance documents to see if they provide legal advice as part of their cover. Some solicitors also offer their first appointment free of charge.

Make or alter a will

If you don't have a will, you should get one to ensure any property or assets you own are distributed in the way you intend. If you already have an existing will, review it and change it if necessary so that it accurately reflects your wishes.

Deal with joint bills

You do not have to pay bills that are solely in an ex-partner's name, even if the money was for your benefit. You might wish to make a voluntary arrangement with your ex-partner because you feel it's fair.

If your name is on a bill, you are responsible for paying it. If anyone else named on the bill refuses to pay it, you can usually be asked to pay the full amount owed. This is called 'joint and several' liability. For joint debts with an ex-partner, give the credit company both of your contact details so that your ex-partner can also be asked to make payments.

Sort out private pensions and life insurance policies

If you nominated your ex-partner to benefit from your pension or life insurance policy, you may wish to consider changing this. Contact the pension or insurance company directly to discuss making changes.

Make a list of people you should tell

There are many people that you may need to tell about your change in circumstances. This could include: your mortgage lender or landlord (although seek advice about your housing rights and options first), your local council, HM Revenue and Customs if you are receiving tax credits, the Jobcentre if you get any benefits, banks, insurance companies and utility companies.



Useful Organisations

Gingerbread NI

Gingerbread NI is the lead agency working with lone parents and their children. Gingerbread operates from centres in Belfast, Derry and Ballymena and has over 1,500 members. Delivering advice, childcare and training services, and undertaking research and social policy work, Gingerbread has a wide range of partnerships across all sectors.

Gingerbread's Free Phone Advice Line offers confidential, impartial advice and information for lone parents on a range of topics such as benefits, child support, housing, debt and legal issues.

Gingerbread Freephone Helpline
0808 808 8090
www.gingerbreadni.org

Debt Action NI

For Debt Advice and help – open to everyone. The service is free, confidential, independent and non-judgemental. It is available to everyone in Northern Ireland. For your local Debt Action NI contact details contact Advice NI 028 90 645919 or visit the website: www.debtaction-ni.net

Child Maintenance and Enforcement Division (CMED)

For information and support services to help parents make informed choices about child maintenance and offering practical information in areas linked to child maintenance.

Telephone: 0845 608 0022
www.dsdni.gov.uk

NI Energy Agency

For free advice and information on how to save energy.

Free phone 0800 512 012
www.nienergyagency.org

Consumer Line (The Consumer Council)

Telephone: 028 90853900
www.consumerline.org

Citizens Advice Bureau

To find your nearest office go to:
www.citizensadvice.co.uk

Consumer Credit Counselling Service

For online debt counselling which is tailored to your individual circumstances try the Consumer Credit Counselling Service's Debt Remedy service now.

Telephone: 08001381111
www.cccs.co.uk

Directgov

Government website with more information on benefits, tax credits and support for home owners.

www.direct.gov.uk

HM Revenue and Customs

Information about tax credits and Child Benefit.

Tax credit Helpline 0845 300 3900
Child Benefit Helpline 0845 302 1444
www.hmrc.gov.uk

Housing Rights Service

Leading provider of specialist independent housing advice.

Telephone: 028 90 245640
www.housingrights.org.uk



Information in this booklet is correct as at October 2010.
The Parent's Top Tips are the recommendations of real parents, some of whose names have been changed at their request. These names do not relate to the photographs, which have been sourced independently.
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