



## DUNDEE CARERS PARTNERSHIP INFORMATION FACTSHEET No. 5

### Income Maximisation

Being a carer can put a strain on your finances and some carers have to reduce their work commitments; or are unable to work; or have to stop working due to the demands of their caring role. If you are a carer there is financial support out there for yourself and the person you care for.

This fact sheet provides information about

- Financial benefits you, and the person you care for may be entitled to
- How to get support to maximise your income
- Travel concessions for you and the person you care for
- Leisure concessions for you and the person you care for

### Financial benefits you and the person you care for may be entitled to

Some Carers can claim Carers Allowance and/or Carers National Insurance Credit. You can research this yourself but should also take the opportunity to check with a welfare rights advisor before proceeding with making a claim, changing your working hours or leaving work. Welfare rights advisors have specialist knowledge to help consider the implications any changes might make as they may affect the income of the person you care for as well as yourself.

The Scottish Government is currently considering changes to Carers Allowance and the possibility of a Maintenance Grant for Young Carers still at school.



You can find helpful advice about what benefits you and the person you care for may be entitled to through accessing the following websites:

- General Advice: <http://www.carersuk.org/help-and-advice/financial-support>
- General Advice: <https://www.gov.uk/browse/benefits>
- General Advice: <https://dundee.mylifeportal.co.uk/dundee-home-page/pages/your-money/>
- Carers Allowance: <https://www.gov.uk/carers-allowance>
- Carers Credit: <https://www.gov.uk/carers-credit>

## How to get support to maximise your income

There are a range of agencies in Dundee, who can provide you with advice and information about your money and what benefits you may be entitled to. Please see some of these agencies listed below.

Organisation	Details	Contact Information
Dundee Council Advice Service	The service will provide advice and assistance with a number of money matters including: <ul style="list-style-type: none"> <li>• Money advice</li> <li>• Debts</li> <li>• Benefits</li> <li>• Energy Advice</li> </ul>	Dundee House 50 North Lindsay Street Dundee 01382 431167 <a href="#">Dundee Council Advice Service Web Site</a>
Dundee Carers Centre Welfare Rights Service	This service can help with: <ul style="list-style-type: none"> <li>• Benefit entitlements and support</li> <li>• Applications, reviews, and appeals</li> <li>• Fuel poverty issues</li> <li>• Advice on managing your budget</li> </ul>	Dundee Carers Centre Seagate House 132-134 Seagate Dundee DD1 2HB 01382 200422 <a href="#">Dundee Carers Centre Web Site</a>
Citizens Advice Bureau	CAB provides free, impartial, and confidential advice on a wide range of concerns including: <ul style="list-style-type: none"> <li>• Welfare benefits</li> <li>• Debt advice</li> <li>• Work related problems</li> <li>• Housing</li> </ul> <p>CAB also offers advice on wider issues such as consumer problems, family and relationship concerns, discrimination, immigration, education, and health</p>	Dundee Central Library Level 4 Wellgate Centre Dundee DD1 1DB <a href="mailto:contactus@dundeecab.org">contactus@dundeecab.org</a> <a href="#">Dundee CAB Web Site</a>

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<p>Dundee North Law Centre</p>	<p>Dundee North Law centre (DNLC) is a free legal resource. Who give expert advice, court and tribunal representations in Dundee. DNLC holds advice sessions in or near these areas but home visits can be arranged for the disabled or those confined to their home. DNLC primarily serves the residents of Whitfield, Mid Craigie/Linlathen, Beechwood, Kirkton, Charleston, Lochee, Maxwell town/South Hilltown, Fintry, Mill O’Mains, Douglas, parts of Menzieshill, Stobswell, St Mary’s and some city centre areas.</p>	<p>101 Whitfield Drive Dundee DD4 0DX 01382 307230</p>
<p>Discovery Credit Union</p>	<p>Discovery Credit Union offers people who either live or work in Dundee a safe alternative to mainstream savings and loan products. Discovery Credit Union members benefit from more control over their finances through:</p> <ul style="list-style-type: none"> <li>• Simple savings accounts</li> <li>• Accessible savings methods</li> <li>• Various loan options</li> </ul>	<p>Central Library Level 4, Wellgate Centre Dundee DD1 1DB 01382 431505 <a href="#">Discovery Credit Union Web Site</a></p>
<p>Connect Service</p>	<p>The CONNECT team address the key issues people face as a result of the Welfare Reforms. The outreach officers provide a face to face advice service in their local community, assisting those who have been adversely affected by the welfare reforms. The team also raise awareness of the current and impending changes to benefits. There are drop-in surgeries and appointment based surgeries at different locations throughout Dundee.</p>	<p>Tel: 01382 431205</p>
<p>Hillcrest Group: Making Money Work</p>	<p>Making Money Work is a project that helps people in Dundee who are in the transition from benefits to employment or training by looking at any financial issues. This project provides information on:</p> <ul style="list-style-type: none"> <li>• Better Off Calculations: Looking not only at benefits, but at debt that is not collectable while on benefits</li> <li>• Budgeting</li> <li>• Help with banking issues</li> <li>• Managing and talking about debts</li> <li>• Tax Credits</li> </ul>	<p>Tel: 01382 315700</p>

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## Travel Concessions for you and the person you care for

There are a range of agencies in Dundee, who can provide you with advice and information about your money and what benefits you may be entitled to. Please see some of these agencies listed below:

Concession	What is Provided	Contact Information
Rail Travel	The Disabled Persons Railcard is for people with a disability that makes travelling by train difficult. Carers may be able to gain a travel concession to accompany a person with a disability.	<a href="http://www.disabledpersons-railcard.co.uk">www.disabledpersons-railcard.co.uk</a>
Blue Badge Scheme for Parking	The Blue Badge Scheme is designed to help people who are unable to walk, or who are virtually unable to walk, to travel independently, as either a driver or as a passenger, by allowing them to park close to their destination. Registered blind people and people with very severe upper limb disabilities, who drive a vehicle but cannot turn a steering wheel by hand are also covered by the scheme. The scheme gives concessions to Blue Badge holders when they park on-street and holders may also benefit from special parking bays.	<a href="https://www.dundee.gov.uk/service-area/social-work/blue-badge-scheme">https://www.dundee.gov.uk/service-area/social-work/blue-badge-scheme</a> Tel: 01382 307630 Deaf or Hard of Hearing: Text on 07860022899
Scottish Blue	Scottish Blue EasyON is a private hire company which offers easy-accessible transport for passengers with mobility issues or requiring extra support on their journey. Scottish Blue runs EasyOn minibuses which support wheelchair access via electrical ramps and run a pick up and drop off service throughout Dundee with a cost of £5.00. The services run from Monday to Friday, between 09:30 and 20:00	Tel: 01382 339633 <a href="#">Scottish Blue Web Site</a>
Blether Bus	The Blether Bus are operated with Council minibuses. Bus Pass holders can use the bus for a ride around the local community or for very short journeys. There is no fare, you need to already hold a bus pass. On your first journey you apply for a membership card and bus pass when you travel.	Tel: 01382433468

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Car Tax Exemption	If you or the person you care for are a disabled driver, you may get an exemption from paying Road Tax.	<a href="#">Car Tax Exemption Web Site</a>
Free Bus Pass	You can apply for a Scotland wide free bus pass if you are resident of Scotland and either: <ul style="list-style-type: none"> <li>• Aged 60 or over</li> <li>• Aged 5 or over and meet the eligibility criteria</li> </ul>	Tel: 01382 433267 <a href="mailto:dundee.nec@dundeecity.gov.uk">dundee.nec@dundeecity.gov.uk</a> <a href="#">Dundee Council Web Site</a> Deaf/Hard of Hearing: Text on 07860022899
Patient Transport	If you have a medical need or have limited mobility you can request transport to and from your healthcare appointment if you meet eligibility for the service.	<a href="#">Scottish Ambulance Web Site</a> Tel: 0300 123 1236

## Leisure Concessions for you and the person you care for

A number of leisure providers offer discount schemes for people with disabilities and their Carers. These details can change and there will be other discounts available nationally and locally at times, you should ask at the agency concerned for details of any updated concessions or discounts.

Concession	What is Provided	Contact Details
CEA Cinema Card	The CEA Card enables a disabled cinema guest to receive a complimentary ticket for someone to go with them when they visit a participating cinema. DCA, Odeon and Cineworld participate in this scheme within Dundee.	<a href="#">CEA Web Site</a> Tel: 01244 526016 Textphone: 18001 01244 526 016 Email: <a href="mailto:info@ceacard.co.uk">info@ceacard.co.uk</a>
TV Licence	If you are 75 or over, you can get a free TV licence. If the person you live with is registered blind, you can get a 50% reduction on the cost of your licence.	<a href="#">TV Licence Web Site</a> Tel: 0844 800 6790
Leisure Active Dundee	Concessions are available for students, senior citizens and people with a disability	<a href="#">Leisure Active Web Site</a> <a href="#">Leisure Active E-mail</a> Tel: 01382 432328
Card Hall	Concessions are available at some performances for students, children, senior citizens and people with a disability	<a href="#">Card Hall Web Site</a> <a href="#">Card Hall E-mail</a> Tel: 01382 434940
National Trust Historic Scotland	The National Trust and Historic Scotland have schemes which give free entry to companions or carers of disabled visitors.	<a href="#">National Trust Web Site</a> Tel: 01793 817634