



**Royal Air Force
Benevolent Fund**



Income

Maximisation

Maximising your income and reducing your outgoings

This booklet provides tips and guidance on how to maximise your income by reducing your expenditure and making sure you're claiming the correct entitlements and discounts.

The information in this booklet is regularly reviewed and was last updated in September 2025. To check for any changes, please go to **rafbf.org/advice**.

If you have difficulty in doing this, please contact one of our Welfare Navigators on **0300 102 1919**.

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HM Armed Forces

Veterans Card

All veterans can apply for a Veterans ID card irrespective of when they left the Armed Forces.

The Veterans ID Card is a way to prove that you served in the UK Armed Forces. It is free to apply. You can apply online at gov.uk/veteran-card or you can request a form by calling Veterans UK Helpline on **0808 1914 218** or email veterans-uk@mod.gov.uk

The new Veteran ID card:

- Provides a memento of service and signifies your belonging to the Armed Forces community
- Allows you to easily verify your service to the NHS, your local authority and military charities
- Can be used to **get a Defence Discount Service Card** to claim discounts in over 12,000 restaurants and shops, on the high street and online
- Is an easy way to verify your service to **get a Veterans Railcard**, entitling you to up

to a third off most rail travel in England, Scotland and Wales

- Allows access to specific offers during special events. For example, free travel on public transport to and from remembrance events on the weekend of Remembrance Sunday
- May be useful when accessing other services and government initiatives available to veterans.

Benefits advice

The welfare benefits system can be difficult to navigate. Our friendly Benefits Team can help advise on which benefits you might be entitled to. You can request benefits advice by contacting our Welfare Navigators on **0300 102 1919**, or by emailing the team: advice@rafbf.org.uk

Cost of living support

Local Council cost of living support (UK wide)

You may be able to get help with essential living costs, such as food, energy and water bills, and essential items from your local council's 'Household Support Fund'. Your council may also offer food vouchers during the school holidays. For more information contact your council.

Discretionary Assistance Fund (DAF) (Wales)

The DAF provides two types of grants to people who live in Wales:

1. The Emergency Assistance Payment is a grant to help pay for essential costs if you are experiencing extreme financial hardship, have lost your job or have applied for benefits and are waiting for your first payment.
2. The Individual Assistance Payment is a grant to help you or someone you care for live independently. It can be used for things like white goods and furniture.

For further information visit: gov.wales/discretionary-assistance-fund-daf

Help with rent

Discretionary Housing Payment (DHP)

A DHP is a payment you may receive at the discretion of your local council. It is for people who are struggling to meet their rent, where their benefits do not cover the full rent. For example, because your Local Housing Allowance is less than your rent if you rent privately, or your benefits are reduced due to the 'bedroom tax' or the benefit cap. You can only apply for a DHP if you receive Housing Benefit or the housing element of Universal Credit. For more information contact your council.

Council Tax

If you're struggling to pay your Council Tax, you can ask your council to spread the payments over 12 months instead of the usual 10 to reduce the monthly amount you pay.

Council Tax Reduction

Each council has its own rules for Council Tax Reduction (sometimes called Council Tax Support) which helps people on low incomes with paying their council tax. To apply, contact your local council benefits department.

Council Tax discounts

Council Tax is based on the assumption that at least two people live in your home.

People who live alone qualify for a 25% reduction in their Council Tax bill, and if no one is seen to be living in your home you will qualify for a 50% reduction in the bill.

Some people, such as children under 18, students, carers who meet certain conditions, and people who are severely mentally impaired, are not

included when the council works out who lives in your home.

Disability reduction scheme

You may be able to pay less Council Tax under the Disability Reduction Scheme if your home has had work carried out on it to help you or someone else living there with a disability. For example, widening of doors to allow wheelchair access or installing a wet room.

If you think you may qualify for a discount or reduction in your Council Tax you should contact your local council to make an application.

Northern Ireland

Council Tax doesn't apply to Northern Ireland. Instead, people pay rates, and if you are on a low income you may get support through the rate rebate scheme:

nidirect.gov.uk/articles/applying-rate-rebate

Fuel costs (Gas or electricity)

With rising energy costs it is beneficial to check for the latest advice on reducing your bills. Visit: ofgem.gov.uk.

Winter Fuel Payments

England, Wales and Northern Ireland

If you were born before 22 September 1959 you could get a Winter Fuel Payment of between £100 or £300, unless you choose not to. Payments will be made automatically. If your income is over £35,000, your Winter Fuel Payment will be recovered later through HMRC. You can get up to date information at: gov.uk/winter-fuel-payment.

Pension Age Winter

Heating Payment (PAWHP)

Scotland

PAWHP replaces Winter fuel Payments for people living in Scotland. At the time of publication the full details of this scheme were not available. You can get up to date information at: mygov.scot/pension-age-winter-heating-payment.

Warm Home Discount

You could get £150 off your electricity bill through the Warm Home Discount scheme if you're on a low income or in receipt of certain means-tested benefits, such as Pension Credit. See more detail on the England/ Wales, and Scotland schemes at: gov.uk/the-warm-home-discount-scheme.

The scheme opens again in October 2025.

Your energy supplier should now receive details of eligible customers directly from the government and apply the discount automatically to your bill. Please contact your energy supplier (Scotland) or the Warm Home Discount helpline if you do not receive the discount automatically.

Pre-pay or pay-as-you-go meters

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter. Your electricity supplier can tell you how you'll get the discount if you're eligible, for example a voucher you can use to top up your meter.

Park (mobile) homes

You apply a different way if you live in a park home. For more information visit:

charisgrants.com/partners/park-homes.

Cold Weather Payments

England, Wales and Northern Ireland

You will qualify for a Cold Weather Payment of £25 a week if you're in receipt of certain means-tested benefits and the weather in your local area falls to/is forecast at 0 degrees Celsius or below for seven consecutive days usually between 1 November and 31 March. If you don't receive your payment automatically you should contact the office that pays your benefit to enquire further.

Winter Heating Payment

Scotland

Winter Heating Payment replaces Cold Weather Payments for people living in Scotland. An annual payment of £59.75 (2025/2026 rate) is paid, between December and February, to those in receipt of an eligible benefit during the qualifying week, provided they meet the eligibility criteria. The qualifying week is 3 - 9 November 2025.

You can find further information on Winter Heating Payment here: mygov.scot/winter-heating-payment.

Child Winter Payment

Scotland

An annual payment of £255.80 (2025/2026 rate) is paid to families with a severely disabled child aged under 19 who is in receipt of the higher rate care component of Child Disability Payment (CDP), Disability Living Allowance (DLA), or the enhanced rate of the daily living component of Adult Disability Payment (ADP) or Personal Independence Payment (PIP), during the qualifying week. The qualifying week is 15 - 21 September 2025. You can find further information on Child Winter Payment here: mygov.scot/child-winter-heating-assistance.

Getting help from your energy supplier

Your energy supplier may offer you a grant to make improvements to heating your home. You can also get further energy saving tips at simpleenergyadvice.org.uk or by calling **0800 098 7950**.

Water charges

If you're struggling to pay your water bill, you can ask your water supplier to spread the costs over 12 months instead of the usual 10. This will reduce the amount you pay each month.

If you're in receipt of certain benefits, you can ask your benefit provider to deduct an amount to pay directly to your water provider to cover your water charges.

Depending on the size of your household you may be better off having a metered bill.

In England and Wales you can calculate whether you're likely to save money by switching to a water meter at: ccwater.org.uk.

In Scotland go to:

scottishwater.co.uk/Your-Home/Your-Charges/Water-Meters. Please note, in Scotland water meters are not fitted for free.

Watersure Scheme

Watersure Schemes are available to those in receipt of certain benefits and who have a high essential use of water due to a medical condition, or because three or more school-age children live in the home. Contact your water provider for further information.



Internet and mobile phone tariffs

If you are on a low income you may be able to access social tariffs. Ofcom provides up-to-date information on available tariffs at:

[ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs](https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs).

TV Licence

You will be eligible for a free TV licence if you or your partner/spouse are aged 75 or over and in receipt of Pension Credit. Contact TV Licensing on **0300 790 6117** for further information and to request a free TV licence.

If you're unsure whether you're eligible for Pension Credit, please contact our Welfare Navigators on **0300 102 1919** who can advise further.

If you are a resident of a residential care home, supported housing or sheltered accommodation you may be able to benefit from a concessionary TV licence of £7.50 per year. Speak to your home manager to see if your accommodation qualifies.

You can read more about both schemes at: [tvlicensing.co.uk](https://www.tvlicensing.co.uk).

Downsize or 'rent-a-room'

If your home has become too big for you, you could consider downsizing. This should reduce the amount you spend on household costs.

Alternatively, the rent-a-room scheme allows you to earn up to £7,500 a year tax-free, or £3,750

if you're letting jointly, if you let out furnished accommodation in your home.

You can find further information on the rent-a-room scheme at: [gov.uk/rent-a-room-in-your-home/the-rent-a-room-scheme](https://www.gov.uk/rent-a-room-in-your-home/the-rent-a-room-scheme).



Motability Scheme

The Motability Scheme helps people with disabilities to get mobile by exchanging their mobility allowance to lease a car, scooter, powered wheelchair or Wheelchair Accessible Vehicle. To be eligible to join the Scheme, you need to receive one of the following mobility allowances and must have at least 12 months' award length of your allowance remaining.

- Enhanced Rate Mobility Component of Personal Independence Payment (PIP)
- Higher Rate Mobility Component of Disability Living Allowance (DLA)

- Enhanced Rate Mobility Component of Adult Disability Payment (ADP)
- Higher Rate Mobility Component of Child Disability Payment (CDP)
- Higher Rate Mobility Component of Scottish Adult Disability Living Allowance (Scottish Adult DLA)
- War Pensioners' Mobility Supplement (WPMS)
- Armed Forces Independence Payment (AFIP)

For more information visit: [motability.co.uk](https://www.motability.co.uk).

Blue Badge Scheme

If you have mobility difficulties, you may be eligible for a Blue Badge for disabled parking. This currently costs £10 per year in England and Northern Ireland, £20 per year in Scotland, and is free in Wales.

Contact your Local Authority for eligibility criteria and how to apply.

You can read more at: gov.uk/apply-blue-badge.

Car tax

Vehicle tax exemption

You will be exempt from paying vehicle tax if you receive:

- Higher Rate Mobility Component of Disability Living Allowance (DLA) or Child Disability Payment (CDP)
- Enhanced Rate Mobility Component of Personal Independence Payment (PIP) or Adult Disability Payment (ADP)
- War Pensioners' Mobility Supplement
- Armed Forces Independence Payment (AFIP)

The vehicle must be registered in the disabled person's or nominated driver's name. It

must only be used for the disabled person's personal needs. It can't be used by the nominated driver for their own personal use.

Vehicle tax reduction

You can get a 50% reduction in vehicle tax if you receive the Standard Rate Mobility Component of PIP or ADP.

If you qualify for an exemption or reduction in vehicle tax you claim this when you apply and can do so at a Post Office. You can also contact DVLA on **0300 790 6802**.

Bus travel

Reaching 60 or State

Pension age

You can get free bus travel if you're over 60 in London, Wales, Scotland or Northern Ireland. For the rest of England you need to be State Pension Age.

You can find out when you will get free bus travel at: gov.uk/apply-for-elderly-person-bus-pass.

Disabled person's bus

pass

If you have a disability or health condition, you may qualify for a free bus pass or concessions on bus travel.

You can apply for a bus pass at: gov.uk/apply-for-disabled-bus-pass or by contacting your local council.

Northern Ireland travel

concessions

Free Travel Scheme

for senior citizens

(All Ireland)

Senior citizens are eligible for a Senior SmartPass for free travel on public transport throughout Ireland from:

- age 66 for residents in the Republic of Ireland
- age 65 for residents in Northern Ireland.

There are other concessionary fares schemes in Northern Ireland including for those:

- Over 60
- In receipt of a War Disablement Pension or Guaranteed Income Payment (GIP)
- People registered blind.

For further information and to apply for a SmartPass, visit: nidirect.gov.uk/information-and-services/bus-and-coach-travel/free-bus-travel-and-concessions.

Train travel

Disabled Persons Railcard

If you have a disability that makes travelling by train difficult, you might qualify for the Disabled Persons Railcard.

The Railcard gives you – and one adult travelling with you – one third off most rail fares throughout Great Britain.

You may qualify for a Disabled Persons Railcard if you have a visual impairment, a hearing impairment, epilepsy, or are in receipt of one of the following:

- Personal Independence Payment (PIP) or Adult Disability Payment (ADP)
- Disability Living Allowance (DLA) or Child Disability Payment (CDP) at either:
 - the higher or lower rate for the mobility component, or
 - the higher or middle rate for the care component
- Attendance Allowance, Severe Disablement Allowance or Pension Age Disability Payment (PADP)
- War Pensioners' Mobility Supplement

- War or Service Disablement Pension for 80% or more disability.

You may also be eligible if you buy or lease a vehicle through the Motability scheme.

The Disabled Persons Railcard costs £20 for one year or £54 for three years.

You can apply for a disabled persons railcard at: disabledpersons-railcard.co.uk or by contacting **0345 605 0525**.

Veterans Railcard

You'll be eligible for a Veterans Railcard providing you have served for at least one day or more in His Majesty's Armed Forces (Regular or Reserve). The card will save veterans one third off most rail travel. You can also nominate a companion to get one third off when travelling with you. If you're travelling with up to four children, they are entitled to 60% off their journeys. The Veterans Railcard costs £35 for one year or £80 for three years.

You can apply for a Veterans Railcard at: veterans-railcard.co.uk or by contacting **0345 301 1656**.

Health costs

If you're in receipt of certain benefits, or have a low income, you may qualify for help with NHS costs including:

- Free prescriptions
- Free dental treatment
- Free NHS eye tests and vouchers to help pay for glasses or contact lenses
- Reimbursement of fares to hospital for treatment for you or your child (and fares for a companion where reasonable).

If you're aged 60 and over, you can get free prescriptions and NHS eye tests regardless of your income.

If you're pregnant, or have given birth in the last 12 months, you can apply for a maternity exemption certificate which entitles you to free prescriptions and NHS dental check-ups and treatment regardless of your income.

If you don't qualify for free NHS benefits, you can get a Prepayment Certificate to reduce the cost of regular prescriptions.

You can get more information by calling the NHS Low Income Scheme helpline on **0300 330 1343** or visiting: nhs.uk/nhs-services/help-with-health-costs.



Access and carers cards

If you have a disability or are a carer it could be worth exploring if you are eligible for any of the below cards.

Carers card UK

This card costs £8 for two years and provides you with access to discounts in retail shops, a recognition of your carer's status, and a link to emergency contacts should you be taken ill so the person you care for continues to get support. You can read more and apply at: carerscarduk.co.uk.

CEA card (cinemas)

This card costs £6 per year and if you are eligible enables you to receive a companion ticket for free at certain cinemas. If you have a disability that

means you need support when attending the cinema (for example due to hearing or sight loss, neurodiversity or limited mobility) you could be eligible. You can read more and apply at: ceacard.co.uk.

Access card

This card costs £15 for three years and if you are eligible can provide you with ID to easily show your access requirements to venues and service providers, ensuring a more accessible experience. Depending on your needs this can result in you being able to access designated areas and getting companion access. You can read more and apply at: accesscard.online.

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

Budgeting

Budgeting can help make your money go further. Money Helper have a free budget planner which you can see here:

Tax codes and bank accounts

Tax codes

If you're being taxed on your income it's worth checking your tax code to make sure you're being taxed at the correct rate. Most people are taxed using the code 1257L.

If you have more than one job, or are of pension age, you may have a different tax code. For more information go to gov.uk/tax-codes or contact HMRC on **0300 200 3300**.

Packaged bank account fees

You may be paying a monthly fee to your bank account provider for things which you do not need such as travel insurance, vehicle breakdown cover, or mobile insurance.

If you're paying for a packaged account which is of no use to you, you should contact your bank and ask to switch to a fee-free account.

To get advice on the best bank accounts available go to moneyhelper.org.uk or call **0800 138 7777**.

Managing debts

If you're struggling to repay your debts, or have fallen into arrears, you should contact a debt charity which will be able to offer tailored advice and practical solutions to help you manage your financial affairs.

You can get in touch with Citizens Advice who will be able to advise you of your options:

- Debt helpline (England): **0800 240 4420**

- Advicelink (Wales): **0800 702 2020**
- Money Talk Scotland: **0800 028 1456**
- Advice NI: **0800 915 4604**

You can also search for local debt advice options on the Money Helper website: moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator.

Child maintenance

Both parents are legally responsible for the costs of bringing up their children. If you have children from a previous relationship, and you are the main day-to-day carer, you may be able to claim child maintenance from their other parent.

The income you receive from child maintenance will not affect any means-tested benefits you receive but it's a good idea to make sure benefit providers are aware of any child maintenance income to avoid confusion.

For more information on child maintenance and your options, visit:

- gov.uk/child-maintenance-service or contact the Child Maintenance Service on **0800 171 2345**
- gingerbread.org.uk for information resources.



Child Trust Funds

Those born between 1 September 2002 and 2 January 2011 in the UK will have a Child Trust Fund set up by the government. On average they

are worth around £2,000. For more information, or if you want to trace an account go to: gov.uk/child-trust-funds/find-a-child-trust-fund

Childcare costs

There are various government schemes available to help with childcare costs.

Free childcare

From when your child is nine months old you may be entitled to 15 or 30 hours of free childcare, if you meet certain eligibility conditions. Even if you don't meet the eligibility conditions for free childcare when your child is under three, all children aged 3-4 can get 15 hours free childcare.

Tax-free childcare

If you're a working parent, you may be eligible to get a £2 top-up for every £8 that you pay towards childcare.

Help through

Universal Credit (UC)

You may be able to get help with childcare costs if you are a working family claiming UC.

For more information visit: childcarechoices.gov.uk/childcare-support-available.

Free school meals

Some children are eligible for free school meals, although the eligibility criteria varies around the UK. To see if your child might be eligible go to:

moneyhelper.org.uk/en/blog/benefits-entitlements/free-school-meals-eligibility-and-how-to-apply.

If you would like further advice on any of the topics raised in this leaflet, please contact the RAF Benevolent Fund on **0300 102 1919**.

We provide a range of support for serving and former RAF personnel. To find out more about how the RAF Benevolent Fund can help you, please visit **rafbf.org**.

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Find out more and get in touch today:

Call 0300 102 1919
rafbf.org/advice

