



Royal Air Force
Benevolent Fund



Making the most of your money

A guide to navigating day-to-day costs and support

This booklet provides 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 April 2026. To check for any changes, please go to [rafbf.org/advice](https://www.rafbf.org/advice).

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

Contents

Finances	4
Benefits advice	4
Local welfare support	4
Budgeting	5
Managing debts	5
Tax codes and bank accounts	6
Health costs	7
Household costs	8
Council Tax	8
Fuel costs (gas or electricity)	10

Water charges	14
Internet and mobile phone tariffs	15
TV Licence	15
Downsize or 'rent-a-room'	15
Travel costs	16
Motability Scheme	16
Blue Badge Scheme	17
Car tax	17
Bus travel	18
Train travel	18
Northern Ireland travel concessions	21
Access, identity and support cards	22
HM Armed Forces Veterans Card	22
Access and carers cards	23
Children and parenting	26
Child maintenance	26
Child trust funds	26
Childcare costs	27
Free school meals	27

Finances

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 contact our Welfare Navigators on **0300 102 1919** for benefits advice or you can email the team at: advice@rafbf.org.uk

Local welfare support

Crisis Resilience Fund

From April 2026, local councils across the UK will offer financial help through the Crisis and Resilience Fund. This fund provides support for households facing financial hardship, emergencies or difficulty meeting essential costs.

Councils will be able to award:

- Crisis Payments – short-term help for urgent needs such as food, energy bills, essential items or emergency situations
- Housing Payments – support with rent-related costs such as deposits, rent in advance or covering rent shortfalls.

Eligibility and application processes will vary by local authority, and you do not always need to be receiving benefits to access support.

Contact your council for details on the fund and how to apply in your area.

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

Budgeting

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

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

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 free, tailored advice.

You can get in touch with Citizens Advice, or Advice NI in Northern Ireland, who will be able to advise you of your options:

- England: Debt helpline: **0800 240 4420**
- Wales: Advicelink: **0800 702 2020**
- Scotland: Money Talk: **0800 028 1456**
- Northern Ireland: 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

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](https://www.gov.uk/tax-codes) or contact HMRC on **0300 200 3300**.

If you need help with tax and are on a low income, you can contact TaxAid for free advice at [taxaid.org.uk](https://www.taxaid.org.uk) or call **0345 120 3779**.

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](https://www.moneyhelper.org.uk) or call **0800 138 7777**.



Health costs

In England, those under 16, those aged 16-18 in full time education, and those aged 60+, get free prescriptions. In Wales, Scotland, and Northern Ireland everyone receives free prescriptions.

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

- prescriptions (only in England as these are free in the rest of the UK)
- dental treatment
- NHS eye tests and vouchers to help pay for glasses or contact lenses
- reimbursement of fares to hospital.

In England, if you don't qualify for free prescriptions, you can get a Prepayment Certificate to reduce the cost of regular prescriptions.

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.

Find out more based on where you live:

- England or Wales: [nhsbsa.nhs.uk/nhs-help-health-costs](https://nhs.uk/nhs-help-health-costs)
- Scotland: [nhsinform.scot/care-support-and-rights/health-rights/access/health-costs/help-with-health-costs](https://nhs.uk/nhsinform.scot/care-support-and-rights/health-rights/access/health-costs/help-with-health-costs)
- Northern Ireland: nidirect.gov.uk/articles/help-health-costs

You can also call the NHS Low Income Scheme helpline on **0300 330 1343**.



Household costs



Council Tax

You can ask your council to spread your payments over 12 months instead of the usual 10. This will reduce the amount you pay each month.

Council Tax Reduction

Council Tax Reduction (sometimes called Council Tax Support) helps people on low incomes with the cost of their Council Tax. Each council sets its own rules. To apply, contact your local council's benefits department.

Council Tax discounts

Council Tax assumes that at least two adults live in your home. You may qualify for discounts based on the number of people living in your home:

- 25% discount if you live alone
- 50% discount if no one is considered to be living in the property.

Some people are not counted when the council works out who lives in your home. These include:

- children under 18
- full-time students
- carers who meet certain conditions
- people who are severely mentally impaired.

Disability Reduction Scheme

You may be able to pay less Council Tax if your home has been adapted to meet the needs of someone with a disability.

Adaptations include:

- widening doors for wheelchair access
- adding a ground floor bathroom or wet room
- creating extra space needed for mobility equipment.

Applying for a Council Tax Reduction or discount

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 in 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](https://www.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-£300, unless you choose not to. Payments will be made automatically in November or December. If you do not receive yours, contact the Winter Fuel Payment Centre on **0800 731 0160**. 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](https://www.gov.uk/winter-fuel-payment)

Pension Age Winter Heating Payment (PAWHP)

Scotland

PAWHP replaces Winter Fuel Payments for people living in Scotland. If you were born before 22 September 1959, and live in Scotland during the qualifying week (in September), you can receive between £101-£305. Payments will be made automatically. 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](https://www.gov.uk/the-warm-home-discount-scheme)

The scheme opens again in October 2026.

In England and Wales, your energy supplier should now receive details of eligible customers directly from the government and apply the discount automatically to your bill. In Scotland, you should automatically get the discount if you get Guarantee Pension Credit, however other eligible customers in Scotland will need to apply directly to their energy supplier. Contact your energy supplier 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 Payment

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 Pension Service or your local Job Centre to enquire further.

Winter Heating Payment

Scotland

Winter Heating Payment replaces Cold Weather Payments for people living in Scotland. An annual payment of £62 is paid, between December and February. This does not depend on how cold it is. To be eligible, you must receive certain means-tested benefits during the qualifying week, and may need to meet other conditions. At the time of publication, the dates of the qualifying week were not available. Get further information on Winter Heating Payment: mygov.scot/winter-heating-payment

Child Winter Payment

Scotland

An annual payment of £265.50 is paid to families with a child with severe disability aged under 19 who is in receipt of the higher rate care component of Child Disability Payment (CDP) or 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 the third week in September. At the time of publication, the exact dates are yet to be confirmed. Find further information: mygov.scot/child-winter-heating-assistance

Help with heating oil costs

From 1 April 2026 to 31 March 2027, councils across the UK will have funding available to support households struggling to pay for heating oil or liquid petroleum gas (LPG).

Each council will set its own eligibility criteria. Award amounts will differ by area but are expected to provide enough support for a heating oil top-up to prevent loss of heating or hot water.

Where to apply:

- England: Apply through your local council's Crisis Resilience Fund
- Scotland: Apply to the Scottish Emergency Oil Heating Scheme
- Wales and Northern Ireland: Apply through your local council

Other ways to reduce your bills

Energy providers

Most energy providers offer useful tips on how to reduce your bills – contact your provider or look at their website for more information. You can also contact your energy provider if you are struggling with bills or have energy debt. Ofgem's rules mean they must work with you to agree on a payment plan you can afford.

Choosing the best tariff

Use the Ofgem-accredited tariff comparison site to find the best deal for you: ofgem.gov.uk/information-consumers/energy-advice-households/switch-energy-supplier

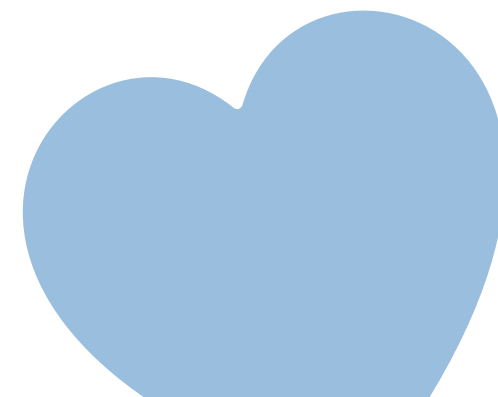
Home improvements

If you are a home owner and would like to save energy in your home, get suggestions by visiting gov.uk/improve-energy-efficiency or call **0800 098 7950**.

Energy advice and support

You can get energy advice from these organisations:

- National Energy Action (NEA) – in England, Wales and Northern Ireland: nea.org.uk or call **0800 304 7159**
- Energy Action Scotland (EAS): eas.org.uk
- Citizens Advice – your local Citizens Advice may know of local energy support schemes. You can also find useful energy advice on their website: citizensadvice.org.uk/consumer/energy/energy-supply



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 and get additional advice 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

In England and Wales, 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.

Water companies charitable support

Many water companies offer schemes and/or have charitable trusts to help household customers with genuine reasons for being in debt or struggling to pay their water bills. Please contact your local water company or check their website.



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

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

Downsize or 'Rent a Room'

If your home is larger than you need, downsizing could help reduce household costs such as heating, maintenance and Council Tax.

Alternatively, the Rent a Room Scheme allows you to earn up to £7,500 a year tax-free, or £3,750 if you share the income with someone else, by letting furnished accommodation in your main home.

Find out more:

gov.uk/rent-room-in-your-home/the-rent-a-room-scheme

Travel costs



Motability Scheme

The Motability Scheme helps people with disabilities to get mobile by allowing them to exchange their mobility allowance to lease a car, scooter, powered wheelchair, or Wheelchair Accessible Vehicle.

To join the Scheme, you must receive one of the following mobility allowances with at least 12 months remaining on your award:

- Enhanced rate mobility component of Personal Independence Payment (PIP) or Adult Disability Payment (ADP)
- Higher rate mobility component of Disability Living Allowance (DLA), Child Disability Payment (CDP) or Scottish Adult DLA
- War Pensioners' Mobility Supplement
- 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](https://www.gov.uk/apply-blue-badge).

Car tax

Vehicle tax exemption

You may be exempt from paying vehicle tax if you receive any of the following:

- 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 name or a nominated driver's name, and it must only be used for the disabled person's personal needs. A nominated driver cannot use the vehicle for their own purposes.

If you don't qualify for an exemption, you can still get a 50% reduction in vehicle tax if you receive the standard rate mobility component of PIP or ADP.

You can claim a vehicle tax exemption or reduction when you apply for vehicle tax.

Applications can be made at either:

- a Post Office
- by contacting 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 and 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](https://www.gov.uk/apply-for-elderly-person-bus-pass)

Disabled person's bus pass

England, Wales and Scotland

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

Find out more based on where you live:

- England: [gov.uk/apply-for-disabled-bus-pass](https://www.gov.uk/apply-for-disabled-bus-pass)
- Wales: [gov.wales/apply-bus-pass](https://www.gov.wales/apply-bus-pass)
- Scotland: mygov.scot/disabled-bus-pass

Train travel

Veterans Railcard

England, Wales and Scotland

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 in Great Britain. 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](https://www.veterans-railcard.co.uk) or by calling **0345 301 1656**.



Disabled Persons Railcard

England, Wales and Scotland

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:

- 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.

From 1 March 2026, the eligibility criteria expanded to include those who:

- receive a Disabled Persons Bus Pass in England, Scotland or Wales
- receive a London Disabled Persons Freedom Pass
- have a Blue Badge
- are currently unable to drive on medical grounds
- receive Armed Forces Compensation Scheme (AFCS) benefits
- receive Industrial Injuries Benefit for 20% degree of disablement or higher
- or are without speech.

From September 2026, eligibility criteria is due to extend further to include disabilities and conditions that require a more detailed assessment, including some long-term or degenerative medical conditions, and neurodiversity, where it has a substantial impact on a person's ability to travel by train.

You can find out more at: disabledpersons-railcard.co.uk/eligibility-expansion

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 calling **0345 605 0525**.

Northern Ireland travel concessions

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

Access, identity and support cards

HM Armed Forces

Veterans Card

All veterans can apply for a free Veterans ID Card, irrespective of when they left the Armed Forces. The card provides proof of service and helps you to access a range of support, discounts and transport offers.

Apply online at: gov.uk/veteran-card or request a paper form from Veterans UK on **0808 1914 218** or email: veterans-uk@mod.gov.uk

Benefits of the Veterans ID Card:

- recognises your service and confirms your place in the Armed Forces community
- makes it easier to verify your service with the NHS, local authorities and military charities
- enables you to apply for a **Defence Discount Service Card** with access to discounts in over 12,000 shops and restaurants
- supports applications for a **Veterans Railcard**, offering up to a third off most rail travel in England, Scotland and Wales
- provides access to specific offers during key events, such as free public transport to and from Remembrance events on the weekend of Remembrance Sunday
- useful when accessing other services and government initiatives for veterans.

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, 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 £6.50 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



Children and parenting

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](https://www.gov.uk/child-maintenance-service) or contact the Child Maintenance Service on **0800 171 2345**
- [gingerbread.org.uk](https://www.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](https://www.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 some free childcare. There are various schemes available across the UK.

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.

You can use the Best Start In Life childcare support checker to find out about the above schemes, and more: [beststartinlife.gov.uk/eligibility-checker/](https://www.beststartinlife.gov.uk/eligibility-checker/)

Free school meals

Some children may be eligible for free school meals, although the criteria varies across the UK. To check whether your child qualifies and to apply, visit: [moneyhelper.org.uk/en/blog/benefits-entitlements/free-school-meals-eligibility-and-how-to-apply](https://www.moneyhelper.org.uk/en/blog/benefits-entitlements/free-school-meals-eligibility-and-how-to-apply)

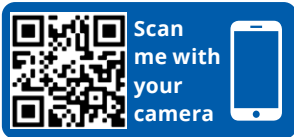
Upcoming changes (England – from September 2026)

From September 2026, all children in England whose households receive Universal Credit will be eligible for free school meals.

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/advice**.

Call 0300 102 1919
rafbf.org/advice



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