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Employability & Support Service Newsletter



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ABOUT US

We are a registered Scottish charity who aims to support to people in Edinburgh and Midlothian.

Our objectives are:

- To relieve poverty
- To provide welfare assistance
- To provide practical help
- To provide information, advice and support on issues such as housing, debt, benefits and employability.

Our Employability Service is funded by the City of Edinburgh's *Joined Up For Jobs* Strategy.



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This New Year, Get Some Employability Support!

Happy New Year! We wish you the very best for 2018!

Here are some ideas for New Year Resolutions that can make you more employable or help you with your job search:

- Register for job alerts online on websites such as www.monster.co.uk or www.s1jobs.com
- Polish your CV.
- Do some voluntary work to improve your confidence and gain new skills.
- Or get some free training.

We know that it can be tough to look for a job or improve your employability skills on your own.

This New Year, why not come and see us for some help and support?

Whether you need an informal chat about your options, or assistance

with a CV or an actual job application, we're here to help!

We can also help you prepare for interviews or identify training or work experience opportunities.

Our drop-ins

Our drop-ins are free for anyone to attend, without booking an appointment.

We offer 2 drop-in sessions:

- **Wester Hailes Library Job Club** on Thursdays, 2-4pm.
- **Oxgangs Library Job Club** on Wednesdays, 11am-1pm.

Individual appointments

We also offer individual appointments at various locations, for example in your local area, in libraries or in our CHAI office which is

located on the **1st Floor of ELS House, 555 Gorgie Road, EH11 3LE.** To book an appointment, phone us on **0131 442 2100.**

Our CV workshop

If you need help with your CV, we hold a free CV workshop at **Wester Hailes Library** on the 1st Wednesday of every month, between 2pm and 4pm.

Free refreshments and biscuits will be available.

See Library staff or contact us on 0131 442 2100 to book a place.



The New Individual Training Account (ITA)

Get up to £200 towards the cost of a training course by applying for an Individual Training Account!

The Scottish Government has replaced Individual Learning Accounts (ILA) with a new scheme, called the Individual Training Account (ITA) which came into force in October 2017.

These ITAs are available to help you develop the skills you need for work, or take your career to the next level. And because it's not a loan, the money doesn't need to be paid back.



You can search for an ITA course on My World of Work and apply online for funding, making the application process quick and simple. www.myworldofwork.co.uk/learn-and-train/sds-individual-training-accounts-ita

Unlike the old ILA scheme, each course will now result in an indus-

try recognised qualification.

The eligibility criteria are as follows:

- Be aged 16 or over
- Not be in education or involved in any other programme funded by Skills Development Scotland
- Be unemployed and looking to get back into work, or Be employed and earning less than £22,000 per year
- Be resident in Scotland

We can help you apply for an ITA approved course. Ask us about it!



“If you’re struggling with debts, don’t suffer alone. Ask for an appointment with one of our money advisers for free and impartial advice.”

What To Do With Your Benefits When You Start Work

There are a few key things you’ll need to do with your existing benefit claims once you start a new job, to avoid any problems such as benefit overpayments. Read on for a step-by-step guide:

1. If you were claiming ESA, JSA, Income Support or Universal Credit before, you’ll need to notify the DWP of your change in circumstances, so they can stop your claim. This is important, otherwise you could accrue an overpayment and even get a penalty. Phone up the DWP or speak to your JobCentre adviser. We also recommend that you write to the JobCentre to detail your new circumstances to make sure that they are taken into account.

Most DWP benefits are paid in arrears on a fortnightly basis, so you should receive 2 weeks of benefit money to tide you over until payday. If you need more help, you can apply to the Council for a Crisis Grant on 0131 529 5299

2. You may also get help with clothing and travel fares for the

first month of your job, through your local JobCentre’s Flexible Support Fund. Ask your JobCentre for an application form.

3. If you were claiming Housing Benefit and Council Tax Reduction, you will need to tell the Council that you started work. Phone them on 0131 608 1111 and they will suspend your claim to avoid any overpayments.

4. You will be entitled to a 4-week extended payment of Housing Benefit if you were claiming a means-tested benefit for 6 months and if the job is expected to last at least 5 weeks. This means that you won’t have to pay your rent for the first 4 weeks of your job even though you’ll get wages for that period.

5. After you start work, you may still be entitled to some Housing Benefit and Council Tax Reduction depending on your earnings. For the Council to work out any entitlement, you’ll need to write to them or email them at incomeandbenefits@edinburgh.gov.uk to give

details about your new job: your start date, the name and address of your employer, the number of hours your work per week and your expected pay or hourly rate. In addition, the Council will ask you for a contract of employment (if you have one) and 5 weekly payslips, 3 fortnightly payslips or 2 monthly payslips.

6. Now that you are in work, you may qualify for some Working Tax Credits, and also with Help with Childcare.

If you were already claiming Child Tax Credits, all you need to do is phone up the Tax Credits Office on 0345 300 3900 and give them details of your new job.

If you have no existing claim, request an application form on 0345 300 3900 or online at: www.gov.uk/tax-credits-calculator#before-you-start.

If you need any help with claiming benefits, **make an appointment to see one of our advisers.**

Getting Help with Debts

January can be a difficult time due to tight finances, following Christmas, making debt repayments particularly hard to maintain.

According to a recent study carried out by the Institute for Fiscal Studies, 8.3 million people in the UK have problems with debts, and many of them are spending over a quarter of their monthly income on unaffordable repayments.

If you’re struggling with debts, don’t suffer alone. Ask for an appointment with one of our money advisers for **free and impartial advice.**

Our trained money advisers will help you draw up a budget and explain the options that are available to you to deal with your debts. They will



help you identify the best solutions for your situation.

Here are **a few examples** of debt options that might be appropriate for your circumstances:

- ⇒ Negotiating **lower repayment plans** so you can pay less towards your debts each month.
- ⇒ Making a **settlement offer** such as a one-off payment.

⇒ **Applying for bankruptcy** to write off your debts. Some people will keep making repayments for up to three years, but others won’t have to, depending on income.

⇒ **Entering into a formal Debt Arrangement Plan** with the Government’s Debt Arrangement Scheme, through which you agree to repay your debts in full but stop accruing interest and charges, while protecting your assets such as your house.

In addition to debt counselling, we can also do a **benefit check** to **maximise your income** and make sure you’re getting everything you’re entitled to. Call us and make an appointment on **0131 442 2100.**

