**Time for a financial health check?**

Nationally, many older people struggle to cope financially, yet they are not always claiming the benefits and credits they are entitled to. Each year, up to £3.7 billion of benefits go unclaimed. Approximately four million people are entitled to Pension Credit, yet one in three of those eligible are still not claiming it.

Age UK Hillingdon is continuing to provide a financial health check service for older people in the borough with support from the council. In 2015/16, 189 Hillingdon residents used the service, with 89 claiming a total of £357,000.

The free check will ensure you are claiming all the welfare benefits or grants you are entitled to, help with your transport needs to claim a Blue Badge or Taxicard and give advice on the best value for utility services.

On top of providing clients with financial advice, Age UK Hillingdon can also provide information on other issues, such as health and disability services, care and consumer support.

They also offer surgeries throughout the borough at libraries, lunch clubs, Harlington Hospice or their Ruislip Information Shop. The dates and times of surgeries are advertised in each location and employees at each centre can call the Age UK Hillingdon financial health check worker on your behalf and ask her to call you to discuss your issue and advise you how she can help. If you cannot leave your house, they can also arrange to visit you at home.

**Mary’s story**
Mary, 79, couldn’t understand why her Pension Credit had been reduced, so she contacted Age UK Hillingdon for a financial health check.

Mary’s husband died last year and her benefits had been adjusted accordingly. On checking the letter she received from the Department for Work and Pensions (DWP), Age UK Hillingdon also noted Mary’s income and savings were incorrect. They wrote to the DWP and asked them to correct it.

Mary had recently been diagnosed with breast cancer and had other medical problems, so Age UK Hillingdon assisted her in claiming Attendance Allowance and a Blue Badge to make parking easier.

Mary was delighted when she was awarded Attendance Allowance, Pension Credit, Council Tax Reduction and a Blue Badge. It also meant her income increased by £195 per week.

As Mary was now claiming a means tested benefit (Pension Credit, Council Tax Reduction) she could apply for an Essential Repairs Grant towards new windows. This was approved and she now has new windows and a new front door.

**Ruby’s story**
Ruby’s sister contacted Age UK Hillingdon, as she was concerned about Ruby’s poor mobility and balance, deafness and because she had a low income.
A financial health check worker visited 94-year-old Ruby at her home. Because of her medical issues, they assisted her to apply for Attendance Allowance, housing benefit and a Blue Badge. As a result, Ruby’s income increased by £99.15 per week.

Age UK Hillingdon also contacted the community physiotherapist to assess Ruby for walking aids, which were issued, and she was given the contact details for Medi Quip to hire a wheelchair for outdoor use. With the Blue Badge, this now means she can get out and about in safety.