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**Preparing for Redundancy**

**Help getting a new job**

**Ask your employer for a written reference**, as you can send this with your job applications.

[**Contact your local Jobcentre**](http://los.direct.gov.uk/) and ask for their Rapid Response Service - they specialise in helping people who have been made redundant. You can use the service during your notice period and for up to 13 weeks after you’ve been made redundant.

If you live in Uttlesford the nearest Job Centre plus is in Braintree :

The Old Post Office  
Fairfield Road  
Braintree  
CM7 3HA  
Telephone: 0800 169 0190

<https://www.gov.uk/contact-jobcentre-plus>

Jobcentres are currently temporarily closed for face to face support but are offering virtual support by telephone, email and journal. For Essex-tailored employment support please email: [TalkTo.Paul@dwp.gov.uk](mailto:TalkTo.Paul@dwp.gov.uk).

**The St Mary’s Church Transition Project** provides a free, service to help those who are looking for work. **Their Weekly Clinic is currently cancelled** but volunteers who have first-hand experience of job hunting can still provide practical support with internet searching, CV writing and interview technique. <https://transitionproject.co.uk/>

**The** [**National Careers Service**](https://nationalcareersservice.direct.gov.uk/Pages/Home.aspx) includes useful career profiles, CV builder, training advice etc. <https://nationalcareers.service.gov.uk/>

[**Prospects**](http://www.prospects.ac.uk/) provides useful graduate focussed career advice, job-searching information, etc. <https://www.prospects.ac.uk/>

**The new**[**Job Help**](https://jobhelp.campaign.gov.uk/job-search-ideas/)**website** set up by the Government has information to help you in your job search as well as thousands of jobs from registered employers <https://jobhelp.campaign.gov.uk/>

**HeadsUp** can offer support and advice if you live in Essex and suffer from common mental health problems such as anxiety or depression and have a desire to get into education, training or work, [https://enableeast.org.uk/headsup/#](https://enableeast.org.uk/headsup/)

**A** [**Jobcentre Plus Travel Discount Card**](https://www.gov.uk/government/publications/support-to-help-with-the-cost-of-transport/support-to-help-with-the-cost-of-transport#support-for-the-unemployed) is provided to those unemployed claiming Jobseekers Allowance or Universal Credit for 3-9 months (18-24 year olds) or 3-12 months (over 25s). Other benefit recipients may receive a Jobcentre Plus Travel Discount Card from 3 months of their claim if they are actively engaged with a Jobcentre Plus adviser. Cardholders are entitled to a 50% discount on selected rail tickets.

You can also get this discount [added to your Oyster card](https://www.tfl.gov.uk/fares-and-payments/adult-discounts-and-concessions/jobcentre-plus-travel-discount) if you live in or near London. It gives you 50% off Oyster pay-as-you-go fares, or allows you to pay the children's rate for weekly or monthly travel cards. The cards are valid for three months – the expiry date will be printed on the front of the discount card.

**Check you have received all the money you are entitled to**

When you get your final pay, you should check you received:

* any [redundancy pay you’re entitled to](https://www.citizensadvice.org.uk/work/leaving-a-job/redundancy/redundancy-pay/) (or you’ve been told when you’ll get it)
* your last wages/salary
* any ‘pay in lieu’ if you’re not working your full notice
* any [holiday pay](https://www.citizensadvice.org.uk/work/rights-at-work/holidays-and-holiday-pay1/check-youve-got-the-right-amount-of-holiday-pay/) you’re entitled to
* any outstanding bonus, commission or expenses you’re entitled to

Speak to your employer or [contact us at Uttlesford Citizens Advice](https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/) on 01799 618840 if there’s a problem with your final pay.

**ACAS** can help resolve disputes with your employer. 0300 123 1100 [www.acas.org.uk](http://www.acas.org.uk)

**Check if you have to pay tax on your redundancy pay.** The first £30,000 of your redundancy pay is tax free.For any redundancy pay over £30,000, your employer will take the tax from your redundancy pay at your normal tax rate.

However, if your employer pays you your final pay after you leave your job, they’ll take the tax from your redundancy pay at the basic rate of 20%. If you pay a higher tax rate, you need to call HMRC to arrange to pay the extra tax.

Your notice pay is taxed as your normal pay would be.

**HM Revenue and Customs Taxes Helpline**Telephone: 0300 200 3300 Monday to Friday from 8am to 8pm; Saturday from 8am to 4pm

**Claiming benefits**

You might be able to claim benefits while you are looking for a new job, such as Universal Credit. You might also be able to get a higher amount of the benefits you already receive, for example:

* Universal Credit
* Housing Benefit
* Council Tax Reduction
* Jobseeker’s Allowance
* tax credits

To see [what benefits you may be entitled to](https://www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/) you can use one of these online calculators:

<https://benefits-calculator.turn2us.org.uk/AboutYou>

<https://www.betteroffcalculator.co.uk/free>

<https://www.entitledto.co.uk/?utm_source=BAdviser&utm_medium=referral&utm_campaign=GovUK>

Or call us on 01799 618840 and one of our advisers will carry out a benefit check for you.

Citizens Advice has a dedicated [**Help to Claim**](http://www.uttlesfordcab.org.uk/news/item/universal-credit---help-to-claim)service, which offers support for anyone who is applying for Universal Credit for the first time.  Call us on 01799 618840 or email [bureau@uttlesfordcab.cabnet.org.uk](mailto:bureau@uttlesfordcab.cabnet.org.uk)

**If you receive any tax credits** – whether the working or childcare elements – if your circumstances change, it is absolutely vital that you tell the tax credits office that your

circumstances have changed within one month, otherwise you could be fined £300 as well as paying back any overpayments.

**Help paying your rent or mortgage**

**You might be able to claim Universal Credit housing costs or Housing Benefit** to help pay your rent - the benefits checkers above will help you to find out [what benefits you may be entitled to.](https://www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/)

**Check your mortgage protection policy** if you have a mortgage to see what it says about redundancy. You might get some money towards your mortgage while you look for a new job.

**Mortgage lenders should offer a 'payment holiday'** during the Coronavirus Pandemic, allowing customers a temporary break from having to make mortgage payments during this time if they are struggling; this agreement was extended on 2nd June. If you're going to apply for a mortgage holiday, it's best to do it online where possible, as lenders' phone lines are very busy. To take a mortgage holiday, don't just stop your direct debit or standing order. Any mortgage holiday MUST be agreed with your lender first.

* Mortgage holders already on a payment holiday should be able to extend it for a further three months. If you can't start making full or part payments on your mortgage once your initial deferral comes to an end, you will be able to ask to extend your payment holiday. If the lender thinks this would land you in financial difficulty, it will be able to deny the payment holiday and offer other help.
* Mortgage holders who haven't yet applied for a payment holiday can do so until 31 October 2020. This lets people who are currently making payments but are concerned about the future have more time to make the decision rather than rush to apply.
* Mortgage holders will be able to take partial payment holidays. If you can make some payments towards your mortgage, but can't pay the whole amount, you'll be able to come to an agreement with your lender to do so. This is a better option than a full payment holiday as less interest will accrue, meaning future repayments would be lower than if you'd taken a full payment holiday.
* Lenders won't be able to repossess properties until after 31 October.

**Get advice about any debts**

**You should get advice about any debts you have already**. If you don’t know where to start, our advisers can help – call 01799 618840 for an appointment.

**For online information and advice** about how to start dealing with your debts, go to <https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/>

**National Debtline** provide free, independent help with managing your debts online or over the telephone <https://www.nationaldebtline.org/>

[**Use a budgeting tool**](https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/) if you’re worried about getting into debt after your redundancy, such as this one from Citizens Advice, which helps you to see exactly where your money goes each month. <https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/>

**If you’ve bought something on credit**, check whether you've got a payment protection insurance policy that will pay off the credit because you’ve been made redundant.

**Numerous other measures** are in place to support people whose incomes have been directly impacted by coronavirus. This includes credit card and loan help, overdrafts, car finance, and energy support, as well forms of payment holidays. Speak to one of our advisers on 01799 618840 for more information.

**The Money Advice Service** has produced a helpful guide which helps you to manage your money, find our what help is available from your account providers and what to think about if you need to borrow money. <https://www.moneyadviceservice.org.uk/en/articles/coronavirus-and-your-money>

**Get independent financial advice**

If you received redundancy pay, you might want to speak to an independent financial adviser about what to do with it.  For example, you might choose to put it in a high-interest account or invest it. You can find an independent financial adviser through:

* **Independent Financial Promotions (IFAP)**Website: [www.unbiased.co.uk](http://www.unbiased.co.uk/)
* **Personal Finance Society (PFS)**Email: customer.serv@thepfs.org  
  Website: [www.findanadviser.org](http://www.findanadviser.org/)

**The Money Advice Service** also has useful information to help you decide how to make the most of your [redundancy pay](https://www.moneyadviceservice.org.uk/en/articles/making-the-most-of-your-redundancy-pay). <https://www.moneyadviceservice.org.uk/en/articles/making-the-most-of-your-redundancy-pay>

**Making a career change**

**The National Careers Service** provides advice if you want to get a new qualification or make a career change, like starting your own business. [https://nationalcareersservice.direct.gov.uk](https://nationalcareersservice.direct.gov.uk/) 0800 100 900 - Open 8am to 10pm seven days a week

**You might be able to get help paying for training and qualifications.**

For information about:

* [**professional and career development loans**](https://www.gov.uk/career-development-loans) - to pay for courses and training to further your career go to <https://www.gov.uk/career-development-loans>
* [**student loans**](https://www.gov.uk/student-finance) - to help you pay for a degree <https://www.gov.uk/student-finance>
* [**grants and bursaries**](https://www.gov.uk/grant-bursary-adult-learners) - to help pay for courses and training <https://www.gov.uk/grant-bursary-adult-learners>

**If you live in Saffron Walden**, Saffron Walden Town Council are offering small grants to help people overcome barriers to training or job searching – speak to one of our advisers for more information.

**Volunteering** is a great way to learn new skills and enhance your CV. For current opportunities in Essex go to <https://www.volunteeressex.org/>

**Ongoing support**

Redundancy can often take more of an emotional toll than people expect, especially if the consultation and selection process has taken a while.

If you’re finding the redundancy process difficult, check any paperwork you were given as part of your redundancy package to see if you’re entitled to any ongoing support. For example, some organisations provide a free helpline number for people to talk about their redundancy or any other personal issues.

Your employer might also pay for you to speak to a professional adviser about your CV, as part of your redundancy package.

Losing your job can add stress to any relationship. Don't be afraid to tell family and friends your news.

* Relate can help with relationship problems  [www.relate.org.uk/](https://www.relate.org.uk/) 0300 0030396
* The [Samaritans](http://www.samaritans.org/) are always there to help, either through their website or on the phone 116 123 (it's free to call). [www.samaritans.org](http://www.samaritans.org)

Uttlesford Citizens Advice

01799 618840

[bureau@uttlesfordcab.cabnet.org.uk](mailto:bureau@uttlesfordcab.cabnet.org.uk)

www.uttlesfordcab.org.uk