

FINANCIAL HELP

We all need financial help from time to time. This is usually because we don't have enough money, but problems can also arise when we do have it and may be putting our future at risk because we can't be sure we are looking after it properly.

As part of its package of care TBF offers six types of help - each tailored to members with different types of problem. They are:

Financial help (Grants)

Unlike most of our benefits this is means-tested, for reasons which members understand. We all hope we don't find ourselves suffering from shortage of money, but it can happen to anyone. Sickness is one reason - reduced sick pay or loss of enhancements. Others include domestic crises or simply poor management. We can't undertake to make up your shortfall, or to offer continuing support, but we may be able to help you out of what seems like a crisis. You'll need to complete a form which will be considered by our Committee before a grant can be made (though this process works very quickly indeed when the need is urgent). If we believe you may need more help than the Committee can award at that stage we will keep in touch with you and see what more we can do. Just as we cannot guarantee to offer any money, the amount we may grant is not always limited if it is needed to solve a short-term crisis.

Debt advice

Where there is multiple debt things can seem very bleak - once you acknowledge the problem. We can help you work through your problems and get things straight again.

Legal help

Sometimes legal advice will help - especially how to deal with letters from creditors or where you are uncertain as to your rights. Please see the 'Legal Help' page.

General advice

Our staff are not qualified to offer financial advice themselves, but they can help you decide what help you need to seek or can offer practical advice on sources of professional help. An ear to bend.

Social security and related benefits

You may not be getting the help you are entitled to - we can help you check and offer advice on claims or appeals.

Financial advice

The other end of the scale, when you have money and want to know how best to use it to help protect you and your loved ones from problems in the future. Depending on where you live we can probably arrange for you to have impartial advice from a regulated firm free of charge (and with that firm's commission from the financial institution in the open). This service is especially useful when redundancy or retirement are in prospect, but we are sorry we cannot offer this advice where it is simply intended to make you more wealthy.

There are just a few other points we need to make. Firstly, all our grants are just that. We never make loans, but if you are granted help and wish to make a donation when things become easier for you we shall not complain. If you need a grant we are not here to make life more difficult for you by insisting on repayment.

Because our contribution rate is only £1 a week we cannot hope to meet expenses associated with funerals, ongoing nursing or care fees, very short-term sickness, optical or dental treatments or completion of forms by medical practitioners. There are, however, very limited circumstances in which we may be able to offer help - normally where there are already financial problems and these expenses have made a bad situation worse or there are special medical considerations.

We're not here to judge you if you find yourself in trouble. We are simply here to give practical help when it's needed - in the strictest confidence. We are helping a lot more members than you may realize.