

Are you struggling to pay your rent?

If you are struggling to pay your rent then its important one of the first things you do is speak with your landlord or housing association, let them know of your difficulties and how you are planning to make changes to improve the situation. They may be able to help you by offering a payment extension. Saying this it is important to understand why your struggling to pay your rent. It could be your income or expenses have suddenly changed for the worse or you are living beyond your means, either way you will need a plan to help you. Moneyhelper.org suggest 'Making a budget can help you find out where you're spending your money and where you might be able to cut back. If it's likely to be a long-term problem, getting help right away might be the best solution. Before matters get out of control.'

(www.moneyhelper.org.uk/en/homes/renting/rent-arrears-problems-paying-your-rent) They have a handy budget planner to help you, which can be found at www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner

Reducing monthly expenses

To reduce your monthly expenses you can do things like check your on the lowest tariff for your energy bills and subscriptions, making changes to reduce your overall expenses and therefore making your rent more affordable or reduce your weekly food shop expense by carefully planning out your meals and opting for budget supermarket own brand food rather than the more expensive brands.

For tips on conserving energy and reducing your energy bills visit energysavingtrust.org.uk/energy-saving-budget/ or visit www.simpleenergyadvice.org.uk to find more advice, information on home energy grants and discounts. If you'd like more information on reducing the cost of your food shop then refer to page 10 of this booklet.

energy
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Simple Energy Advice
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UC Universal
Credit

Universal Credit

'If your circumstances have changed and your income has fallen as a result, you might be able to claim benefits to help you pay your rent, such as the housing element of Universal Credit.

But your Universal Credit payment might not cover all your housing costs. This is more likely if you're living in private rented housing. If you're claiming Universal Credit for the first time, Citizens Advice have a dedicated service to help you. Call 0800 024 1220. For more information and to find your local Citizens Advice on their website' - (www.moneyhelper.org.uk/en/homes/renting/rent-arrears-problems-paying-your-rent)

Discretionary Housing Payments

'If this happens you might be able to claim a Discretionary Housing Payment (DHP) from your local council to cover the shortfall in rent.

You can only claim a DHP after you have received your first Universal Credit payment. You can also claim DHP if you're claiming Housing Benefit.

To help you prepare before you get your first payment, a Help to Claim adviser can help you work out whether your Universal Credit payment will cover all your rent. If it doesn't, you can make a claim for a DHP to your local council if you need one.' - (www.moneyhelper.org.uk/en/homes/renting/rent-arrears-problems-paying-your-rent)

To claim for a Discretionary Housing Payment, you can do so online by visiting en.powys.gov.uk/discretionaryhousingpayments

Are you struggling to pay your mortgage?

"Step 1 – Contact your lender"

"Lenders have to treat you fairly and consider any request you make to change the way you pay your mortgage.

- Offer to pay back what you can afford when you discuss your options with your lender – continuing to pay back some money is better than paying nothing and will help reduce your arrears.
- Consider how and when you can return to making your full monthly payments.
- Think about when you can afford to pay more to make payments in excess of higher than your normal monthly payment to pay down any arrears.



Depending on your circumstances your lender might also make suggestions for you, for example extending your mortgage term.

Don't delay – it's important to get in touch with your lender as soon as possible."

"Step 2 – Check if you have insurance cover"

Mortgage payment protection insurance, also called accident, sickness and unemployment insurance, can help with your mortgage repayments if your income has fallen because of redundancy, accident or sickness.

You might have taken it out when you got your mortgage – look through your mortgage paperwork and double check with your lender or the broker you used when you took out the mortgage."

*Advice taken from www.moneyhelper.org.uk/en/homes/buying-a-home/mortgage-arrears-if-you-have-problems-paying-your-mortgage

Step 3- Think about reducing your monthly expenses- there is advice on the previous page about this.

Are you struggling to pay your council tax?

If your household is on a low income, you could receive support towards some or all of your Council Tax bill through the Council Tax Reduction Scheme.

If you are receiving the benefits below, you can make an application to have your entitlement assessed and applied to your council tax bill:

- Job Seekers Allowance
- Employment Support Allowance
- Pension Credit
- Income Support

Or

- You're a low income household

You are not eligible to a reduction if you are:

- aged under 65 and have capital of £16,000 or more
- aged over 65 and have capital of £16,000 or more (unless you or your partner gets the Guarantee Credit part of Pension Credit).

If you receive Universal Credit you will need to apply for Council Tax Reduction if it has not already been applied to your Council Tax Bill.

The quickest way to claim is to complete the application form online via en.powys.gov.uk/article/4813/Council-Tax-reductions

There may be other reasons why you may be eligible for a reduction in council tax, you can find out by using the Welsh Government calculator on the following webpage- gov.wales/pay-less-council-tax



Are you struggling to pay your water bills?

If you pay your water bill to Welsh Water they may be able to help make your bills more affordable. If you currently aren't in debt with the company you can spread the cost of



your bill into more affordable 6 monthly/ monthly/ weekly payments. You may be able to save money by installing a Water meter. You can also request a short term payment break to temporarily reduce or postpone payments. If you receive benefits or have a low income some of Welsh Waters other Schemes may help you - Scan the QR codes to read more on the different schemes available :



The HelpU Tariff

The HelpU tariff helps low income households by putting a cap on the amount you have to pay for your water. www.dwrcymru.com/en/support-with-bills/helpu-tariff

Water Direct Scheme

If you're in financial hardship and you're in debt with Welsh Water, Water Direct may help by paying your water charges and debt through your benefits. This means your arrears will slowly reduce, helping you gain control over your finances.

www.dwrcymru.com/en/support-with-bills/water-direct-scheme



WaterSure Tariff

If you already have a meter, or have requested one, the WaterSure scheme puts a cap on the amount you have to pay for your water. To be eligible, you must be receiving a qualifying benefit or tax credit and either have 3 or more children under the age of 19 living at your home who you can claim Child Benefit for, or have a member of your household with a medical condition that requires significant use of extra water.

www.dwrcymru.com/en/support-with-bills/watersure-tariff

Speak to an Welsh Water Advisor for Help reducing your Water bill

0800 052 0145 8am to 6pm Monday to Friday and 9am to 1pm on Saturday

If you usually pay your water bill to Hafren Dyfrdwy they may be able to help make your bills more affordable too! They also offer the WaterSure Tariff and Water Direct Scheme and if you are a single Occupier you may be eligible for a Lower Tariff. You can find out more by visiting www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/ . They also provide



The Here2Help Scheme

This scheme can offer a reduction of water bills to any Hafren Dyfrdwy customer with a household income below £16,480. You don't need to be behind on your bills or on benefits to apply and eligibility is based on an assessment of your income. Find out more by scanning the QR code opposite or visiting

www.hdcymru.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/here-to-help-scheme/



Speak to an Hafren Dyfrdwy Advisor for Help reducing your Water bill

0330 678 0679 Monday to Friday: 8am to 8pm Saturday: 9am to 3pm

Petrol and Diesel costs worrying you? Check where you can get the best value for money

With the cost of fuel being really high at the moment, we are all looking around for the best value deals on our petrol and Diesel, Luckily for us GoCompare have saved us some leg work and have a handy calculator to find the best deals in your area, all you need to do is select the type of fuel and pop in your postcode! You can find the calculator on www.gocompare.com/motoring/guides/petrol-prices/



Tips on being more fuel efficient

- 1** Remove excess weight from your vehicle, things like a roof rack, unnecessary things in the boot, even your child's pram, when its not needed.
- 2** Keep your car well maintained and serviced regularly, also ensure your tyre pressure is at the correct level.
- 3** Plan your journeys ahead of time, to avoid driving further than necessary, also consider planning your journey around busy traffic times.
- 4** Dress suitably for the weather, avoid using the air conditioning as this can use more fuel. Similarly consider if you need to use electricals such as heated seating etc.
- 5** Do your research and fill up in the place with the cheapest fuel costs in your area.

Discretionary Assistance Fund (DAF)

"The Discretionary Assistance Fund provides 2 types of grant that you do not need to pay back.

Emergency Assistance Payment (EAP)

A grant to help pay for essential costs, such as food, gas, electricity, clothing or emergency travel if you:

- are experiencing extreme financial hardship
- have lost your job
- have applied for benefits and are waiting for your first payment

You cannot use it to pay for ongoing bills that you cannot afford to pay.

Individual Assistance Payment (IAP)

A grant to help you or someone you care for live independently in their home or a property that you or they are moving into.

What you can use the grant for

Use the grant to pay for:

- a fridge, cooker or washing machine and other 'white goods'
- home furniture such as beds, sofas and chairs' to find out if you are eligible to receive these payments visit gov.wales/discretionary-assistance-fund-daf/eligibility



Support from the Government

£150 Council Tax Rebate

£150 Cost of Living payment for Council Tax payers living in properties bands A to D, and all Council Tax payers who are in receipt of Council Tax Reduction.

£400 Energy Bills Support Scheme

Domestic energy customers will receive a £400 grant to help with the cost of their energy bills.

£650 Cost of Living Payment For Those on Benefits

A £650 payment for means-tested welfare benefit claimants. This includes all households who receive **Universal Credit, Income-based Jobseekers Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit, Pension Credit.**

£300 Pensioner Cost of Living Payment

A one-off payment of £300 for pensioner households to help cover the rising cost of energy this winter. This payment will go to pensioner households who receive the **Winter Fuel Payment** and will be paid at the same time in November/December.

£150 Disability Cost of Living Payment

People who receive **Disability Living Allowance, Personal Independence Payment, Attendance Allowance, Scottish Disability Benefits, Armed Forces Independence Payment, Constant Attendance Allowance and War Pension Mobility Supplement** will receive a one-off payment of £150 in September.

Budgeting advance - Universal Credit

"You might be able to get a loan as part of your Universal Credit if you need to cover a specific expense - this is called a 'budgeting advance'.

If you get a budgeting advance, you'll get reduced Universal Credit payments until you've paid off the amount you borrow. This will normally be over 12 months.

You can apply for a budgeting advance to cover things like:

- a one-off item - eg replacing a broken fridge
- work-related expenses - eg buying uniform or tools
- unexpected expenses
- repairs to your home
- travel expenses
- maternity expenses
- funeral expenses
- moving costs or rent deposit
- essential items, like clothes



If you've applied for Universal Credit but haven't had your first payment yet, you need to get an advance payment instead of a budgeting advance."

"You can get a budgeting advance if you need the money to help you get or stay in work - like train tickets for a job interview. If you need the money for any other reason, you'll need to have claimed one of these benefits for 6 months or more:

- Universal Credit
- means-tested Jobseeker's Allowance,
- means-tested Employment and Support Allowance
- Income Support
- Pension Credit

You'll also need to have earned less than £2,600 in the 6 months before your application. This figure is £3,600 if you live with a partner.

You can't get a budgeting advance if you or your partner are still paying off a previous budgeting advance."

To check how much you could get visit www.citizensadvice.org.uk/benefits/universal-credit/on-universal-credit/budgeting-advance/ (information above also taken from this was webpage)

Check what benefits your entitled to

If you are unsure about if you are claiming all the benefits you are entitled to then you can use a benefit's calculator such as the one on the Step Change Website, Benefits are usually available if:

- You're out of work
- You've got children
- You have a low income
- You're ill or disabled

Scan the QR code opposite to be taken to the Step change benefit calculator or visit stepchange.entitledto.co.uk/home/start





Free Help and Information • Impartial • Confidential

Mid Wales Advice offer advice on any money or debt issues you may have, including welfare benefit problems, employment disputes, and consumer complaints. Open on Mondays, Wednesdays and Fridays from 10:30 to 2:30. Call 01654 700192 or visit advicemidwales.org.uk/



Citizens Advice Powys provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities, on topics such as Benefits, Debt, Universal Credit, Energy advice, Consumer Advice and managing your money. Get in touch by calling 0345 6018421 Tues, Weds & Thurs 9am - 3pm or visit their website www.powyscitizensadvice.org.uk



Free guidance on Benefits, Family and care, money troubles, savings, everyday money, homes, pensions, retirement and work. Get in touch with them online via their website www.moneyhelper.org.uk/en/contact-us or via one of their topic helplines.



A specialist debt charity offering free, confidential advice on any aspect of debt. Call for FREE on 0800 043 40 50 Monday to Friday 8am to 6pm or visit their website www.debtadvicefoundation.org

Powys Money Advice Team

Powys Money Advice Team can offer a range of money advice and support by either phone or personal appointment at home or your local Council Office or in your community to help you with: advice on maximising your income, help with applying for benefits, welfare grants, advice on your entitlements and ongoing support, manage fuel cost and heating, help you manage your debt situation and budgeting.

Request money advice online via en.powys.gov.uk/moneyadvice



Step Change offer free, flexible debt advice that is based on a comprehensive assessment of your situation. They then provide practical help and support for however long it's needed. Online debt advice service available 24 hours a day, 365 days a year or call 0800 138 1111 Monday to Friday 8am to 8pm and Saturday 8am to 4pm or visit their website www.stepchange.org



National Debtline is a charity that give free and independent debt advice Use their online tool to get debt help now www.nationaldebtline.org Webchat with an adviser, Monday to Friday 9am - 8pm and Saturday 9:30 am - 1pm. or call on 0808 808 4000, Monday to Friday 9am - 8pm and Saturday 9:30 am - 1pm



Shelter Cymru offer information, advice and support on topics such as homelessness, debt, finding a place to live, paying for housing, renting, eviction, mortgages, repossession, money, repairs and bad conditions, and families and relationships. Call Shelter Cymru's urgent helpline on 08000 495 495 (9.30am - 4.00pm Monday to Friday), use their webchat or visit their website for advice pages and resources. sheltercymru.org.uk





Simple Energy Advice

GOVERNMENT ENDORSED ADVICE

Impartial and independent advice to help you reduce your energy bills, make your home warmer, plan home improvements and make your house greener. Visit their website

www.simpleenergyadvice.org.uk or call

0800 444202 Monday to Friday: 8am to 8pm,

Saturday and Sunday: 9am to 5pm



**Nyth
Nest**

Gwneud
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Making
Wales
Cosy

Welsh Government Warm Homes, which includes the Nest scheme, provides funding for energy efficiency improvements to low income households and those living in deprived communities across Wales. It supports the Welsh Government's commitments to reduce climate change, help eradicate fuel poverty, boost economic development and regeneration in Wales. If you're worried about your energy bills, call us and speak to one of our friendly advisors. They can offer free and impartial advice on saving energy and water, money management, making sure you're on the best energy and water tariff, whether you are entitled to any benefits to boost your income Call Freephone 0808 808 2244 or request a call back using their online form found here :

nest.gov.wales/how-can-nest-help/

Nest also offer free home energy efficiency improvements. You could be eligible for home energy efficiency improvements at no cost to you if you own your home or rent from a private landlord (not Council or Housing Association), your home is energy inefficient and expensive to heat, you or someone you live with receives a means tested benefit OR has a chronic respiratory, circulatory or mental health condition and an income below defined thresholds. For full details and to apply visit the website nest.gov.wales/how-can-nest-help/

**energy
saving
trust**

Energy Saving Trust provide advice and support, online on home energy efficiency, sustainable living, low carbon transport, renewable energy, innovation and community energy to promote a just transition to a zero carbon society. Visit the website energysavingtrust.org.uk for more information.

Hardship funds and grants

There are also sector specific hardship funds and other grants you may be able to access based on your circumstances. To find out if you are eligible for any additional grants visit

grants-search.turn2us.org.uk you will be asked to fill out a short questionnaire, remember to select the relevant categories in the 'Add more details' section, to find grants relevant to your current circumstances. You can also scan the QR code below to take you to the grant search tool on the Turn2Us website.



Struggling to put food on the table?

Don't go hungry, get in touch with a Foodbank in your local area, they will be able to provide you with a food parcel to help feed yourself and your family.

Welshpool: 01938 536 379

Llanidloes: 08458 457 555

Machynlleth : 07983 715 162

Newtown: 01686 610 340

Rhayader: 01597 810 921

Llandrindod: 07519 839 189

Brecon: 01874 611 723

Knighton and East Radnor: 07731 524 058

Ystradgynlais/ Ystalyfera : 07923 986 379

Ystradgynlais: 01639 845 475

Newtown, Brecon and Builth Wells : 07955 518 669



Healthy Eating on a Budget

'Look for special offers on long shelf-life products like dried pasta, rice and noodles, dried or tinned beans and pulses, tinned tomatoes, passata, tomato concentrate and cereals. These can be used to bulk up your meals and make them go further.'

'Buy cheaper cuts of meat such as chicken thighs or drumsticks instead of chicken breast. A whole chicken can be good value, especially if you use it for more than one meal. Mince is also a popular ingredient, versatile and inexpensive'

'Canned oily fish such as sardines and salmon can be cheaper than buying fresh fish. They are high in omega-3 fats which can help to keep the heart healthy, plus they are easy to prepare and have a long shelf-life. Opt for ones in spring water to keep the salt content to a minimum. Frozen fish is often very good value and can be added to a range of dishes.'

'Check the frozen and canned fruit and vegetable section for cheaper items. Frozen vegetables tend to be cheaper than fresh varieties, they count towards your 5 A DAY and freezing preserves nutrients so that some frozen vegetables provide more of certain nutrients than fresh versions. You can use them when you want without them going off, which cuts down on waste. Remember to check supermarket own brand and economy ranges – these are often cheaper than branded items.'

'Economy ranges for bread, dried pasta, rice and noodles are usually much cheaper and there may not always be much difference in taste.'

'Products like milk and cheese can be frozen so you can take advantage of special offers and store any extra you buy in the freezer.'

'When it comes to eating on a budget, staple foods like bread, potatoes, rice and pasta are generally very good value for money and are a nutritious part of a healthy diet. Baked potatoes are great as a cheap, healthy and filling meal and you can experiment with your favourite toppings – perhaps to use up leftover pasta sauce or stew. If baking potatoes in the oven, then you could make the most of having the oven on and add some extra potatoes. These can then be kept for a couple of days in the fridge (or longer in the freezer) and microwaved for a quick meal another time. Rice and pasta are great, economical store cupboard ingredients and can be served warm with sauces, curries and stews or used cold as the base for a salad, which can be a good way of using up any leftover pasta or rice you have cooked. '

Information taken from www.nutrition.org.uk/putting-it-into-practice/make-healthier-choices/healthy-eating-on-a-budget/

Healthy Start Scheme

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk. If you're eligible, you'll be sent a Healthy Start card with money on it that you can use in some UK shops. We'll add your benefit onto this card every 4 weeks.

You can use your card to buy:

- plain liquid cow's milk
- fresh, frozen, and tinned fruit and vegetables
- fresh, dried, and tinned pulses
- infant formula milk based on cow's milk

You can also use your card to collect:

- Healthy Start vitamins – these support you during pregnancy and breastfeeding
- Vitamin drops for babies and young children – these are suitable from birth to 4 years old



To check the eligibility criteria and to apply then visit www.healthystart.nhs.uk/how-to-apply/

Free School Meals

To get free meals in Powys schools, the parents/carers must get one of the following:

1. Income Support
2. Job Seekers Allowance (Income Based)
3. If you are an Asylum Seeker getting support under the Immigration and Asylum Act.
4. State Pension Guaranteed Credit
5. Employment and Support Allowance - Income based
6. Child Tax Credit - as long as you are not getting an amount for childcare paid with your CTC, or getting Working Tax Credit. HM Revenue & Customs must also have worked out your household income as £16,190 a year or less.
7. Universal Credit - as long as your annual net earnings are £7400 or less

You can also get free school meals if you are entitled to a Working Tax Credit 'run-on' payment for four weeks after stopping work or reducing working hours to under 16 hours a week.

If you meet the above criteria, you can apply for free school meals by filling out an online form at en.powys.gov.uk/article/11906/Free-school-meals.

From September 2022, School meals will be free to all Reception age children, Working with schools and local authorities, the Welsh Government will plan and prepare the infrastructure needed for all primary aged pupils to receive free school meals by September 2024.



School Clothing Grant

'The grant is payable only to those who are currently entitled to Free School Meals, pupils who receive Free School Meals due to Transitional Protection or the Universal Free School Meals (from September 2022) scheme do not qualify for this funding. Welsh Government have provided an additional £100 top up per learner this year. This additional funding has been agreed for the academic year 2022/23 only. The amounts are £225 per eligible learner. Pupils entering Year 7 in September 2022 will be eligible for £300 per eligible learner.

Powys staff will check all current free school meal awards to establish if each child is eligible for the grant payment. New free school meal applications will also be checked for grant eligibility.', 'The grant for the academic year September 2022 to June 2023 will open on 21st July 2022.' Powys County Council 'have written to you if you are eligible to apply. You will need to provide the pupil number reference provided to you in the letter in the application form'. 'If you think you may be eligible for Free School Meals, but are not currently claiming, please contact the team.' 01597827462

'The fund will cover school uniform, other clothing worn at school such as sports kits, equipment for out-of-school-hours trips (including outdoor learning) and equipment for activities within the curriculum such as design and technology.

Only one grant per academic year can be awarded'
en.powys.gov.uk/article/11907/School-clothing-grants



Baby banks

If you're struggling to afford to clothe your baby/child then there are charities/ organisations who can support you, if your unsure where to turn please get in touch with the Family Information Service at Powys county council by email fis@powys.gov.uk. They will support you in finding services in your area



Sure Start Maternity Grant

"You could get a one-off payment of £500 to help towards the costs of having a child. This is known as a Sure Start Maternity Grant.

You usually qualify for the grant if both of the following apply:

- you're expecting your first child, or you're expecting a multiple birth (such as twins) and have children already
- you or your partner already get certain benefits

You must claim the grant within 11 weeks of the baby's due date or within 6 months after the baby's birth. You do not have to pay the grant back and it will not affect your other benefits or tax credits."

(www.gov.uk/sure-start-maternity-grant)

to check your eligibility for this grant you can visit www.gov.uk/sure-start-maternity-grant/eligibility



Help with childcare costs

Flying start

Flying Start provides quality childcare which is offered to parents of all eligible 2-3 year olds for 2 and a half hours a day, 5 days a week for 39 weeks. In addition, there should be at least 15 sessions of provision for the family during the school holidays.

You must reside within a flying start area to receive this funding, check your post code at en.powys.gov.uk/article/1481/Flying-Start



Help for Students

If you are attending a full-time or part-time course and getting undergraduate student finance that depends on your household income and have at least one child under 15 who depends on you financially, or under 17 if they have special educational needs you may be entitled to receive the childcare grant and the Parents learning allowance with Student Finance Wales. Check out the full eligibility criteria here www.studentfinancewales.co.uk/undergraduate-finance/full-time/welsh-student/what-s-available/childcare-grant

Childcare element of Universal Credit

You may be able to claim back up to 85% of your childcare costs if you're eligible for Universal Credit. You (and your partner if you live with them) will usually need to either:

- be working - it does not matter how many hours you or your partner work
- have a job offer

For full information on the childcare element of Universal credit visit www.gov.uk/help-with-childcare-costs/universal-credit

Tax Free Childcare

When you sign up for a tax free childcare account, for every £8 you pay in the government will pay in £2 to use to pay your childcare provider. You can get up to £500 every 3 months (up to £2,000 a year) for each of your children to help with the costs of childcare. This goes up to £1,000 every 3 months if a child is disabled (up to £4,000 a year). PLEASE NOTE - Your tax credits will stop immediately if you successfully apply for Tax-Free Childcare. You will also have to cancel your Universal Credit and childcare vouchers. Check your better off by using the calculator here

www.gov.uk/childcare-calculator

10 hours free education for all 3 and 4 year olds

Every child is entitled to receive up to five terms of part time early years education prior to the start of compulsory education. This is offered in a mixture of funded settings, including Playgroups, Cylch Meithrin, schools and day nurseries.

If your child is 3 or 4 and you have not yet applied then please do so immediately under a late application. To apply visit

en.powys.gov.uk/article/3810/Apply-for-Pre-School-3-and-4-yr-olds-Early-Years-Education

Childcare Offer for Wales 20 hours funding for 3 and 4 year olds

The Welsh Government's Childcare Offer for Wales means that most working parents of 3 to 4 year olds can now claim funds towards the cost of childcare.

Parents in Education or training may now also be eligible to receive the childcare offer. To check your eligibility and apply you can visit

en.powys.gov.uk/article/6349/Childcare-Offer-for-Wales---Who-is-eligible-for-the-offer