

Financial matters

You may not charge your guest rent or bills whilst you sponsor them in your own home. You will receive a £350 monthly payment from the council toward your costs whilst you sponsor.

If the refugee lives in a self-contained property, the Government do not intend for you to charge them rent for the initial 6 months. If they do have a tenancy, you will not be eligible for the £350 payment from the government.

It's likely that the person or people you sponsor will be on a low income initially in the UK and offering assistance in budgeting and understanding living costs in the country will be useful.

Bank Accounts

Your guest may need your help opening a bank account when they arrive. Because your guest is new to the UK, will be more complicated than your experience of opening an account, however, having a UK bank account is essential for receiving benefits. A useful guide to opening a bank account for refugees has been put together by Refugee Council which you can access [here](#). Whilst those you sponsor will not have refugee status; it will still be useful. We understand that the UK Government are urging banks to waive their requirement to have proof of address to open bank accounts.

If your guest approaches you for assistance, be ready to support and to discuss options. This could include:

- Visiting branches with your guest to find out what documentation they require to open an account
- Explaining the availability of online accounts (e.g., Monzo, Starling, Monese) and how these work
- Talking openly about the ways to pay in the UK – use of debit cards, phones and watches; it might be that the newcomers are more used to a cash-based system. Do explain how to spot cash machines that charge, and how to keep your banking details safe.

Cost of living/budgeting

It can feel very awkward to talk about money, and those you sponsor absolutely do not have to do this with you. However, if this does come up, don't shy away from talking about the cost of living.

The UK is an expensive place to live. For example, 1kg of apples is 80% more expensive in the UK than in Ukraine. You can look up more comparisons between

cost of living in countries here: <https://www.numbeo.com/cost-of-living/comparison.jsp>

Whilst you can't change the overall cost of life in the UK, you can offer budgeting tips and ways to save money.

Transport

Transport can be expensive; help those you sponsor explore how they can reduce costs. Is there a bike scheme for those on a low income in your area, providing free or low-cost bikes?

If your guests are under 25, they may wish to apply for a young person's railcard, reducing the cost of train tickets: <https://www.railcard.co.uk/16-25/> These are also available for those aged 26-30: <https://www.railcard.co.uk/about-railcards/>

Help your guests to explore discount schemes available locally. For example: it might be cheaper to purchase an annual bus pass.

Other financial matters

Talk openly about how there are scammers in the UK, and why it's important to never give out your personal details or bank details unless you are sure who this is for. This is a good guide to avoiding scams:

<https://www.moneysavingexpert.com/shopping/stop-scams/>

Some of our Community Sponsorship materials on managing financial disappointment may be useful: <https://training-resetuk.org/toolkit/working-with-refugees/dealing-with-challenges/managing-financial-disappointment>