

I have seen adverts for companies who say they offer free benefits advice and who say they can help you claim backdated benefits on a no win no fee basis. How do they work and are they a good idea?

With more than £16 billion in means-tested benefits and tax credits currently going unclaimed every year it is definitely worth checking you are receiving everything you are entitled to.

You can get a free, independent benefits check from your local CAB. However there are companies you can pay for the same service.

They often describe themselves as offering 'free' benefits advice, but if they help you claim back any backdated benefits they will take up to a hefty 45 per cent out of any backpay that would have otherwise gone straight to you. So if you are thinking about approaching one of these companies make sure you read the small print. Depending on the amount of backpay you receive this could be as much as £1,500.

What they are doing isn't illegal, but the service they are offering is available for free from independent advice sources such as your local CAB where you can get a free benefits check up to make sure you are receiving everything you are entitled to. And that *all* of any backdated money goes in your pocket.

If you are unsure about what benefits you are entitled to or whether a company is going to charge you a fee or a percentage of any money you get back, you can contact your local CAB for a free benefits check or go to <http://www.adviceguide.org.uk>