

Helpful guide:

Step 1 – Check your entitlements

Complete a benefits check. [Benefits Calculator – entitled to - independent | accurate | reliable](#)

This tells you if there is more money help with your everyday living and housing costs, such as

- Universal Credit
- Disability and Carers benefits
- Pension credit
- Help with childcare costs

Always seek specialist help when applying for a carer/ disability / health related benefit.

Other help you can apply for:

- Council Tax Reduction** – this is available for households on a low income. [Apply for Council Tax Reduction - GOV.UK \(www.gov.uk\)](#)
- Healthy Start** – if you are 10 weeks or more pregnant, have a child under 4 and receive qualifying benefits [Healthy Start - GOV.UK \(www.gov.uk\)](#)
- Prescriptions/ dental / glasses** – check your eligibility for free help from the NHS here [Help with health costs - NHS \(www.nhs.uk\)](#)
- Warm Home Discount** – this discount is made direct to your electricity bill for households on a low income. Contact your supplier to find out if they offer and the qualifying criteria and when to apply. [Warm Home Discount Scheme - GOV.UK \(www.gov.uk\)](#)
- Free school meals** – [Apply for free school meals - GOV.UK \(www.gov.uk\)](#)

Other essential help

- Foodbanks** – can help with short term needs – find your local foodbank here <https://www.trusselltrust.org/get-help/find-a-foodbank/>
- Cost of living help from Government** – a range of support paid automatically to qualifying households - [Cost of living support factsheet: 26 May 2022 - GOV.UK \(www.gov.uk\)](#)
- Housing** – if your housing is at risk contact your District Council or an independent advice agency e.g. Shelter. [Are you at risk of homelessness? – Making Money Count](#)
- Information on other grants available** [Help in a crisis – Making Money Count](#) or [Search for charitable and educational grants - Turn2us](#)

- Recycled / low cost** – try local Facebook / Freecycle/ recycling sites

2 – Make a budget

- Using a budget planner, go through everything you spend – not just regular bills but all expenses, e.g. haircut, pet food, clothes. Keeping a daily record of spending is very helpful.

[Budget Planner](#) | [Free online budget planning tool](#) | [MoneyHelper](#)

Step 3 – Save money on everyday costs

Energy (Gas and Electric)

- Check with your supplier if you're getting the best deal – at the moment with high energy prices a fixed deal may not suit you but ask your energy supplier for advice
- Take meter readings regularly to see how much you are using and consider a smart meter
- If you are on prepayment meter try and top up regularly all year
- If you are older, have young children and /or a health condition or disability ask to go onto the priority services register with your supplier
- Energy saving tips here <https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy/>
- <http://makingmoneycount.org.uk/bills-and-debt/energy/>

Water

- Ask your water company about their help with water bills.
 - Essex and Suffolk Water <https://www.eswater.co.uk/services/extra-support/financial-support/>
 - Anglian Water [Extra Care Support \(anglianwater.co.uk\)](#) 03457 919 155
- A water meter may save you money. Use this calculator to see if you would be better off getting a water meter installed [Water Meter Calculator](#) | [CCW \(ccwater.org.uk\)](#)

Phone / Internet / TV packages

- BT, Talk Talk, Hyperoptic, VirginMedia and KCOM offer discounted rates for households on relevant benefits. More information here [Cheaper broadband and phone packages - Ofcom](#)
- Use a comparison site to check that you are on the best deal available. Review your subscriptions and ensure that you are only paying for what you need
- TV Licence: If you watch or record live TV or use BBC iPlayer without a licence, you may be prosecuted and fined up to £1000. [TV Licence - TV Licensing™](#)

Step 4 – Take action on debt

- Contact a debt advice agency** if you have bills or borrowing that you cannot afford, get free, independent debt advice from a regulated service. A debt advisor can help

you get some breathing space to manage your situation better and work out the best way forward.

- **Citizens Advice available in most areas**
- **Christians Against Poverty** [Free debt help in England | Christians Against Poverty \(capuk.org\)](#) 0800 328 0006
- **StepChange** <https://www.stepchange.org/> 0800 138 1111.
- **Avoid loan sharks** - Loan sharks take advantage of people struggling who feel they have nowhere else to turn. If you are offered money with little paperwork but high charges avoid and contact the free helpline on 0300 555 2222.

Step 5 – Useful websites

www.moneyhelper.org.uk

www.citizensadvice.org.uk

www.makingmoneycount.org.uk

[Welcome to GOV.UK \(www.gov.uk\)](http://www.gov.uk)

[National Energy Action \(NEA\) - the UK's leading fuel poverty charity](#)