

Keeping Warm & Eating Well

The cost of energy and food is going up. Find out what you can do to make your money go further and where to get help.



TIPS FOR EATING WELL ON A BUDGET

- 1 Plan your meals** before you go shopping and check what you already have in the cupboard so you only buy what you need,.
- 2 Try the downshift challenge:** Supermarket own brand or 'essentials' ranges often taste as good as the branded version.
- 3** Look out for **yellow labels** on reduced items, especially if you're shopping in the evenings.
- 4 Batch cooking** (cooking larger quantities to eat later or freeze) can save you time and money, especially if you buy in bulk and take advantage of buy one get one free/half price offers.
- 5 Community fridges** are located in public spaces and enable food to be shared within a community. Visit hubbub.org.uk to find your local community fridge.
- 6 Community pantries and social supermarkets** are run for and by their members who pay a few pounds per week and can choose groceries worth many times more. Visit yourlocalpantry.co.uk or see if your local authority has information about a scheme near you.

Save money and the environment by swapping and sharing

Facebook Marketplace, Gumtree, Olio, Freecycle and Freegle are all places where you can find household items and food for free!



WHERE TO GET MORE HELP WITH FOOD & ESSENTIALS

- **Foodbanks:** Foodbanks provide emergency food and other essentials. You will need to be referred by a doctor, social worker, Citizens Advice or other agency. Find more information by visiting the Trussell Trust: www.trusselltrust.org/get-help/find-a-foodbank/
- **Places of Welcome** are community venues where people can come together to stay warm. Some spaces will also offer hot drinks, activities and access to other services and advice. Find your nearest Place of Welcome: www.placesofwelcome.org.uk/locations



TIPS FOR REDUCING ENERGY COSTS

- 1 Lower your thermostat** by 1 degree and adjust the temperatures of the radiators.
- 2 Close curtains and doors** to keep heat in the rooms where you want it. Keep out draughts by covering any unwanted gaps in windows and doors.
- 3 Heat the person not the room** – layer clothing, have at least one warm meal a day and keep your feet warm.
- 4 Fit low energy light bulbs** and switch off all appliances fully – leaving on standby uses more energy.
- 5 Keep showers to under 4 minutes** - short showers use less energy than baths.
- 6 Wash clothes at 30** degrees and only when you have a full load.

Special advice for older people

- **Living room temperatures** should ideally be kept at 70F (21C). Bedroom temperatures should be kept at a minimum of 64F (18C). www.ageuk.org.uk
- **Winter Fuel Payment:** If you were born on or before 26 September 1956, you could be entitled to a Winter Fuel Payment to help you pay your heating bills.

WHERE TO GET MORE HELP WITH HEATING COSTS



If you are struggling to pay your energy bills there are places you can go for help:

- **The Government has announced a range of measures** to support households with high energy bills over the next year. Visit moneysavingexpert.com for up to date information.
- **Talk to your energy supplier:** if you're falling behind with your energy bills, and finding yourself struggling to pay, the best thing to do is contact your supplier as soon as possible who can discuss a payment plan you can afford.
- **Local authority grants:** Many local authorities have crisis grants for residents struggling with the cost of energy bills. Contact your local authority directly.
- **Consider switching energy supplier:** Citizens Advice has a guide to switching energy supplier, which includes guidance on what to do if you're a tenant or in debt: www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/switching-energy-supplier/



MORE TIPS FOR MANAGING YOUR MONEY

Remember, if you're in a debt crisis it's important to know that free professional help is available and it is possible to get back on track.

Three steps you can take now to start taking control of your money:



STEP 1

WORK OUT WHERE YOUR MONEY IS GOING.

- Create a simple budget to make it easier to manage your money and see what is regularly coming in and going out.
 - See our guide to building a budget: <https://www.justfinancefoundation.org.uk/budgeting-money>
- See if you can reduce your spending. Look at your standing orders and direct debits. For example, you might be able to cancel and save on subscription services you no longer use.
- Review contracts and policies, like utility bills, broadband, phone and insurance to make sure you are getting the best deal.
 - Money Saving Expert has some advice on getting a good deal: www.moneysavingexpert.com/deals/



"You don't have to see the whole staircase, just take the first step."

Martin Luther King, Jr.

STEP 2

CHECK YOU'RE GETTING EVERYTHING YOU ARE ENTITLED TO.

- Benefits and other government support can help if you're out of work or on a low income, but you may be eligible for other types of support too. For example, free childcare, or a Council Tax discount if you live alone.
 - Check what benefits you can claim: <https://benefits-calculator.turn2us.org.uk/>
- Local authorities and charities may offer grants to buy clothes, school uniform or household items.
 - Find out more at: www.gov.uk/school-uniform

STEP 3

GET HELP WITH DEBTS

- If you are in debt to can be hard to know where to turn, but there are lots of free advice services available. A professional debt adviser won't judge you, however big or small your problem might be.
 - Find a local debt adviser here: www.moneysavingexpert.com/loans/debt-help-plan/#step4