



Help! The cost of living is increasing, what can I do?

With prices for energy, food and fuel rising faster than income you may be concerned about how you will manage to avoid going into debt or anxious about the debts you already have getting worse.

Citizens Advice in Somerset has put together some ideas that you can look into yourself and where to go if you are still struggling. There are links to websites so that you can go direct to the help suggested. If you are not able to do this yourself, and there's no family member or friend that can help you with this, then contact us on free-phone **0808 278 7842** so we can give you the information.

Ways to increase household income

Step one is always to try to increase the money coming in. Often people think they are not entitled to any benefits, maybe because you are in work or have retirement income.

Millions of benefits go unclaimed every year so we recommend doing a quick check using an [online benefit calculator](#). It's a good idea to have details of all people, income, savings, and housing information to hand when you do your check.

If you are **already claiming benefits**, don't forget to report any changes to your circumstances so that you are receiving the right amount.

If you are **working** there are ways you can check you are getting the income you're entitled to, such as the right [minimum or living wage](#) for your age or the correct [tax](#)

[code for wages](#). Remember to look at your payslips to make sure you're paid for all the hours you've worked and make sure you understand any deductions.

If you are pregnant or have a child under four *and* you're on benefits? Get **free food with Healthy Start vouchers** by applying online [from the NHS](#).

If you're on benefits and have a disabled child, you could **get help from the Family Fund** the [Family Fund](#) has grants to help make life easier, such as washing machines, computers and holidays.

If you are on a low income or in receipt of a means-tested benefit you might be entitled to a lot of **linked benefits** such as free: school meals, prescriptions, dental treatment, and reduced cost treatment for a pet.

Whatever your circumstances, there are more [ways to increase your income](#) on our website.

Where does my money go?

Step two is to really look at where the money you have coming in goes. Money seems to be spent so quickly that it is worth checking where it is going.

If you generally use cash, then **make a note of where it goes** as you use it - a little book is useful for this, you should write down every penny you spend. If you are using debit or credit cards for most of your spending, whether in shops or online, check your bank and card statements to see what you are spending and where.

Check your statements each month to see if there are any errors and to see if you are making regular payments for **subscriptions you no longer use**, or need, that could be cancelled. You can always re-subscribe again later if you are feeling more secure financially. Don't cancel important payments such as your energy, water, mortgage/rent or council tax though.

Draft your budget with headings for food, housing costs, energy, clothing, pets, phone, entertainment etc. and put the figures from your bank and card statements under each heading for a month. Don't forget to include your cash payments as well.

Once you have your budget, look to see where money is spent and see if there is anything you could reconsider buying or changing to a better deal/cheaper option. For example, that meal deal lunch may only be £3.50 but for 5 days a week that adds up to £17.50 – you can buy enough bread and fillings to make your own for several weeks with that money.

If you are not a fan of maths, our [online budgeting tool](#) will do the sums for you and you can print out the budget at the end. It will take at least 30 minutes so great for a rainy afternoon.

Gather all your bank statements, payslips & receipts for cash expenses for a month then have a go at filling it in. It will help you to understand exactly how your money is being used and you can tweak the figures to see what effect spending a bit more or less will have on your overall situation.

The results will:

- show you what you have left each month to save or settle debts, and
- give you advice on where you could cut costs.

Whenever your life changes you can use the budgeting tool again to get up-to-date advice.

Are there ways to reduce the money going out?

Yes. Once you have done your budget, step three is to look at what can be reduced.

Energy

You may be entitled to [grants or benefits to help pay for your energy bills](#) and if you are vulnerable you should contact your energy supplier and ask to be added to the **priority services register** this will ensure that your energy supply is not cut off.

To cut your future bills you should make sure you're on the best deal you can get a [use our price comparison tool](#) to check.

Water

The Energy Saving Trust estimates that replacing an inefficient shower head with an efficient one could save a family of four £75 on their gas bill and about £120 on their water bill (if metered) each year. Use **Save Water Save Money's** [savings calculator](#) to see where money can be saved and to access water saving freebies such as regulating shower heads, tap inserts and more.

If you're struggling to pay your current bill, read our advice on how to [negotiate with your water company](#). Most water companies, like Wessex Water, have schemes or other ways to help customers who talk to them about problems.

If you can pay now but want to reduce your future bills, [check how you could pay less](#).

Internet, phones, mobiles and TV

16 million people are out of contract on their broadband or mobile and you might be able to **switch providers for a better deal** - check your terms and conditions to see if you're still under contract before trying to switch.

Many people are on older contracts but still paying the full price. Use the Money Saving Expert [broadband comparison](#) and [cheap Sim comparison](#) to find the best deals.

If you're **struggling to pay** your phone or broadband bills, [find out how to get a cheaper deal and manage any missed payments](#).

If you're getting any benefits you might be able to get a cheaper broadband deal called a 'social tariff'. It depends which benefits you get and where you live, you can [check which providers offer social tariffs on the Ofcom website](#).

Energy efficiency savings

Step four is to look at other money saving options.

There are many low cost, or even free **ways to save energy** and therefore reduce your bills. We have all heard these things before but it's worth reminding ourselves and others in your household as these will add up to help save on energy and therefore money over a period of time.

The Energy Saving Trust has a lot of [information to help you understand the controls](#) for many different forms of heating and how to use them efficiently.

In a typical household, **over half of the energy bills are spent on heating and hot water** you can reduce this cost by making sure you're not using more heating than you need. **Insulate** any exposed hot water pipes and your hot water cylinder. Insulating the building itself will have an even bigger impact on your energy bills a good place to start is your loft

More top tips

Ask your energy supplier to **install a smart meter** with an in-home display so you can see how much energy is being used as you go.

Replace lightbulbs with low energy ones and remember to turn them off when you are not in the room. Indeed, turning off electrical items when you're not using them, will save you money rather than leaving them on standby.

Think about **how you use your dishwasher or washing machine** to make sure you are always running them at their designed capacity and at the most cost-effective time. Also, modern detergents work at **lower temperatures** so turn your machine down to save extra.

Only fill the kettle with the water you need and use saucepans and cooker rings that are the right size for the food you are cooking.

Batch cook meals so you don't have to use the cooker every day, and you can save by buying food in bulk.

Could you cook in a **microwave, pressure cooker or slow cooker** as these are all more energy efficient? You can get tips on how to do this both online or with books from the library.

If your curtains are thin, then add **detachable thermal linings**. Remember to close them once it is dark to keep the heat in and consider getting a curtain over your front door to stop draughts.

If you're in a rented home, ask your landlord if they could help with **extra insulation**. There may be funding to help them do this as new rules are coming in on energy efficiency for rental properties.

Make sure you or your landlord are keeping on top of repairs so there are no broken or badly fitting windows, or damp patches where you are losing heat.

For more money saving tips look at the [cost of living survival kit from Martin Lewis](#).

Extra energy help for people living in Somerset

Have you heard of **Safe and Warm in Somerset**?

Delivered by Centre for Sustainable Energy (CSE) advisers, they can:

- help you to manage your energy use
- reduce fuel bills
- let you know about any available grants for insulation
- access grants and benefits you're entitled to
- check your eligibility for gas central heating upgrades
- make home energy improvements to tackle issues with damp and condensation
- assist you with fuel debt.

You can call WISH on **0800 082 2234** or email **home.energy@cse.org.uk**

Is there any other financial help?

The **Flexible Support Fund** is available to people who are receiving certain benefits and are looking for work. FSF can help with costs of getting a job, such as travel for an interview or tools and clothing to start work. It's discretionary so not everyone will get the help but your work coach can give you more information for your own circumstances.

If you're struggling to pay your rent or council tax, you may get some extra help through a **Discretionary Housing Payment** or **Discretionary Council Tax Assistance**. Anyone getting council tax support, housing benefit or the housing element of Universal Credit, can ask for this. There is no guarantee you will receive it but details of how to apply can be found on your local council's website.

Emergency local help

If you are in crisis, for example at risk of hunger, loss of electric, gas or heating, no way to store or cook food etc. there may be additional help available.

For each of the following Citizens Advice advisers will undertake a full assessment of your situation and try to provide advice to prevent a future emergency. This is because local help is usually time limited and only provides for the basic essentials.

Local Assistance Scheme (LAS)

The LAS is a local benefit scheme for households facing an **emergency or crisis**. It is provided by Somerset County Council and administered by Citizens Advice.

If eligible the scheme can provide fuel for cooking and heating and basic living items such as essential furniture or appliances.

Applicants must provide evidence to support their application:

- proof of identity and address in Somerset
- proof of all income, benefits, savings for each of the people in your household
- bank statement or print out for the last one month
- if your application relates to a house move, evidence of the new tenancy agreement showing your name and new address.

Usually, only one application can be made per household within a 6-month period.

Help from a local food bank

Across Somerset each area has access to food provision. How much help is available will depend on where you live.

Other help

Some districts in Somerset have alternative sources of charitable help that may be able to assist with different needs.

If your area has no charitable grant giving organisations use the [Turn2Us grants search tool](#) to see if there is any support nationally that you could qualify apply to.

I'm in debt or will be soon and I cannot make ends meet

This is a very stressful situation, there is no magic wand to make it go away but there are options.

Some debts will be urgent because if you don't pay these you could find yourself homeless, with no power, or have bailiff's knocking on your door. In this distressing situation you may make decisions that can lead to even more problems.

The Citizens Advice [debt and money pages](#) have a lot of information to help you move forward, including:

- how to deal with your debts, including urgent debts, and rent or mortgage problems
- be aware of the actions your creditors can take
- understand the possible debt solutions available to you.

Some of the Citizens Advice offices in Somerset have **accredited debt advisers or caseworkers** that you can speak to for free. They can help you to work through your individual situation and provide advice about how to deal with the debt problem, how to avoid losing your home and how to get your finances back into shape.

As individual charities not all the Citizens Advice offices in Somerset receive the same level of funding to deliver debt advice. If your local office cannot assist they may refer you to another local Citizens Advice office or suggest an alternative source of free debt advice.

Other free debt help

StepChange provides free, confidential and expert debt advice and money guidance, with a wide range of debt solutions. Use their [online debt advice tool](#) or call to speak to a debt adviser on **0800 138 1111** they are available Mon-Fri 8 to 8 and Sat 8 to 4.

National Debtline is a charity providing free and independent debt advice over the phone and [online](#). Call 0808 808 4000, Mon-Fri 9 to 8 and Sat 9:30 to 1.

If you are self-employed or have business related debts, we recommend you contact **Business Debtline** for free and impartial advice service on **0800 197 6026** Monday to Friday 9am - 8pm or visit www.businessdebtline.org