



THE COST OF LIVING CRISIS

***INFORMATION ABOUT WHAT
SUPPORT IS OUT THERE AND
HOW WE CAN HELP***

/// APPEAL

INTRO

THE NEXT FEW MONTHS ARE GOING TO BE TOUGH FOR MANY OF US. INFLATION AND RISING ENERGY BILLS MEAN THAT WE WILL BE SPENDING MORE THAN USUAL, AND THIS CAN CAUSE STRESS AND ANXIETY. THIS GUIDE WILL SET OUT WHAT HELP IS AVAILABLE OVER THE COMING MONTHS AND HOW TO APPLY FOR IT. ALONG WITH GENERAL INFORMATION ABOUT BENEFITS & GRANTS, WE HAVE ALSO INCLUDED WHAT SUPPORT IS AVAILABLE REGIONALLY SO THAT YOU CAN ACCESS SERVICES IN YOUR LOCAL AREA. THIS GUIDE ENDS WITH HELPFUL HINTS & TIPS FROM OTHER BBI MEMBERS. TOGETHER, WE CAN SUPPORT EACH OTHER THROUGH THIS CHALLENGING TIME.

PLEASE NOTE THAT CATH & SUE CAN HELP WITH GRANT AND BENEFIT APPLICATIONS OR CONNECT YOU TO A BBI MEMBER WHO HAS SUCCESSFULLY APPLIED FOR THE SAME SUPPORT.

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BENEFITS



UNIVERSAL CREDIT

IT IS SOMETIMES WRONGLY ASSUMED THAT UNIVERSAL CREDIT (UC) IS ONLY AVAILABLE TO THOSE WHO ARE UNEMPLOYED. IN REALITY, ROUGHLY 40% OF THOSE WHO RECEIVE UC GETS IT AS AN IN-WORK BENEFIT TO TOP UP LOW INCOME. UC IS AVAILABLE TO THOSE WHO ARE LOOKING FOR WORK, WORKING (INCLUDING SELF-EMPLOYED AND PART-TIME) AND UNABLE TO WORK (BECAUSE OF A HEALTH CONDITION OR DISABILITY, FOR EXAMPLE). IF YOU ARE STRUGGLING TO MAKE ENDS MEET, APPLYING FOR UC CAN GIVE YOU MORE STABILITY BY PROVIDING SOME ADDITIONAL FINANCIAL SUPPORT. MARTIN LEWIS ADVISES THAT ANY HOUSEHOLD WITH AN INCOME BELOW 40,000 SHOULD CHECK THEIR ELIGIBILITY FOR UC. YOU CAN WORK OUT HOW MUCH MONEY YOU'RE OWED THROUGH UC BY USING THE GOVERNMENT'S BENEFITS CALCULATOR.

TO APPLY FOR UC, YOU MUST SET UP AN ONLINE ACCOUNT AND MAKE A CLAIM. FOR THIS YOU WILL YOU NEED:

- **YOUR BANK, BUILDING SOCIETY OR CREDIT UNION ACCOUNT DETAILS**
- **A UTILITY BILL**
- **AN EMAIL ADDRESS**
- **ACCESS TO A PHONE**

YOU'LL ALSO NEED SOMETHING TO PROVE YOUR IDENTITY, EITHER YOUR:

- **DRIVING LICENCE**
- **PASSPORT**
- **DEBIT OR CREDIT CARD**
- **PAYSLIP OR P60**

TO COMPLETE YOUR CLAIM, YOU WILL NEED TO PROVIDE INFORMATION ABOUT:

- **YOUR HOUSING, FOR EXAMPLE HOW MUCH RENT YOU PAY**
- **YOUR EARNINGS, FOR EXAMPLE PAYSLEIPS**
- **ANY DISABILITY OR HEALTH CONDITION THAT AFFECTS YOUR WORK**
- **HOW MUCH YOU PAY FOR CHILDCARE IF YOU WANT HELP WITH CHILDCARE COSTS**
- **YOUR SAVINGS AND ANY INVESTMENTS, LIKE SHARES OR A PROPERTY THAT YOU RENT OUT**

IF YOU FOLLOW THIS LINK - ['HOW TO CLAIM'](#) - AND SCROLL DOWN, YOU'LL FIND THE 'APPLY NOW' BUTTON.

PLEASE RING CATH OR SUE FOR ASSISTANCE OR RING THE UC HELPLINE: 0800 328 5644 (OPEN MONDAY TO FRIDAY, 8AM TO 6PM).

COST OF LIVING PAYMENT

THIS IS A FINANCIAL SUPPLEMENT TO HELP WITH THE RISING COST OF LIVING AND IS AVAILABLE TO THOSE WHO GET A QUALIFYING LOW INCOME BENEFIT OR TAX CREDITS.

THESE INCLUDE:

- **UNIVERSAL CREDIT**
- **INCOME-BASED JOBSEEKER'S ALLOWANCE (JSA)**
- **INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE (ESA)**
- **INCOME SUPPORT**
- **PENSION CREDIT**
- **CHILD TAX CREDIT**
- **WORKING TAX CREDIT**

IF YOU'RE ELIGIBLE, YOU'LL BE PAID AUTOMATICALLY IN THE SAME WAY YOU USUALLY GET YOUR BENEFIT OR TAX CREDITS.

YOU SHOULD HAVE ALREADY RECIEVED TWO PAYMENTS. ONE OF £326 IN SEPTEMBER AND ANOTHER OF £324 IN NOVEMBER.

THE GOVERNMENT HAS ANNOUNCED THAT FURTHER COST OF LIVING PAYMENTS WILL BE MADE BETWEEN SPRING 2023 AND SPRING 2024. YOU SHOULD RECIEVE £301 IN SPRING AND £300 IN AUTUMN 2023, AND £299 IN SPRING 2024. FURTHER GUIDANCE WILL BE PUBLISHED WHEN MORE DETAILS ARE ANNOUNCED, INCLUDING THE QUALIFYING DATES.

AN EXTRA £150 IS AVAILABLE TO THOSE WHO ARE RECEIVING THE FOLLOWING:

- **ATTENDANCE ALLOWANCE**
- **CONSTANT ATTENDANCE ALLOWANCE**
- **DISABILITY LIVING ALLOWANCE FOR ADULTS**
- **DISABILITY LIVING ALLOWANCE FOR CHILDREN**
- **PERSONAL INDEPENDENCE PAYMENT**
- **ADULT DISABILITY PAYMENT (IN SCOTLAND)**
- **CHILD DISABILITY PAYMENT (IN SCOTLAND)**
- **ARMED FORCES INDEPENDENCE PAYMENT**
- **WAR PENSION MOBILITY SUPPLEMENT**

IF YOU ARE ELIGIBLE, YOU SHOULD HAVE ALREADY RECEIVED THIS PAYMENT. PLEASE CHECK YOUR ACCOUNT TO SEE IF YOU HAVE BEEN PAID WHAT YOU ARE OWED.

IF YOU HAVEN'T YOU CAN REPORT A MISSING COST BY [CLICKING HERE](#).

IF YOU ARE HAVING TROUBLE OR ARE UNSURE PLEASE CONTACT SUE OR CATH FOR SUPPORT.

SPECIFIED ADULT CHILDCARE CREDITS

THIS IS A BENEFIT DESIGNED TO HELP GRANDPARENTS LOOK AFTER GRANDCHILDREN WHILST THEIR PARENT/GUARDIAN IS AT WORK. IT WORKS BY TRANSFERRING THE NATIONAL INSURANCE (NI) CREDIT ATTACHED TO CHILD BENEFIT FROM THE CHILD BENEFIT RECIPIENT TO A FAMILY MEMBER WHO IS PROVIDING CARE FOR A RELATED CHILD UNDER 12.

IF YOU ARE A PARENT OF A CHILD, AND YOUR PARENT (THE CHILD'S GRANDPARENT) SUPPORTS WITH CHILD CARE WHILST YOU'RE AT WORK, YOU CAN APPLY TO GET THEM "SPECIFIED ADULT CHILDCARE CREDIT". THIS CAN ADD £1,000S TO A STATE PENSION AND DOESN'T TAKE ANYTHING AWAY FROM THE WORKING PARENT AS THEY ARE EARNING NI CREDITS THROUGH EMPLOYMENT.

A GRANDPARENT OR FAMILY MEMBER IS ELIGIBLE FOR THIS BENEFIT IF:

- THEY ARE A GRANDPARENT, OR OTHER FAMILY MEMBER CARING FOR A CHILD UNDER 12.**
- THEY ARE OVER 16, AND UNDER STATE PENSION AGE WHEN THEY CARED FOR THE CHILD.**
- THEY ARE ORDINARILY RESIDENT IN THE UNITED KINGDOM, MEANING ENGLAND, SCOTLAND, WALES, AND NORTHERN IRELAND, BUT NOT THE CHANNEL ISLANDS OR THE ISLE OF MAN.**
- THE CHILD'S PARENT (OR MAIN CARER) IS ENTITLED TO CHILD BENEFIT AND HAS A QUALIFYING YEAR FOR NATIONAL INSURANCE WITHOUT NEEDING THE PARENT'S CLASS 3 NI**

CREDITS WHICH THEY RECEIVE AUTOMATICALLY FROM CHILD BENEFIT (THEY CAN CHECK THEIR NATIONAL **INSURANCE RECORD ONLINE TO SEE IF THEY HAVE ANY GAPS IN CONTRIBUTIONS).**

THE CHILD'S PARENT (OR MAIN CARER) AGREES TO YOUR APPLICATION BY COUNTERSIGNING THE FORM TO CONFIRM THAT:

- **THEY CARED FOR THEIR CHILD FOR THE PERIOD STATED**
- **THEY CAN HAVE THE CLASS 3 NI CREDIT FOR THE PERIOD STATED**

FOR MORE INFORMATION ABOUT SPECIFIED ADULT CHILDCARE CREDITS PLEASE VISIT THE GOVERNMENT WEBSITE (GOOGLE 'SPECIFIED ADULT CHILDCARE CREDITS' AND CLICK THE FIRST LINK) OR CALL THE CITIZENS ADVICE HELPLINE: 0800 144 8848.

PERSONAL INDEPENDENCE PAYMENT

YOU CAN APPLY TO PIP IF YOU HAVE A LONG-TERM PHYSICAL OR MENTAL HEALTH CONDITION OR DISABILITY THAT IMPACTS YOUR MOBILITY AND/OR YOUR ABILITY TO COMPLETE EVERYDAY TASKS. PLEASE NOTE THAT PIP ELIGIBILITY ISN'T BASED ON YOUR NATIONAL INSURANCE CONTRIBUTIONS AND IT ISN'T MEANS-TESTED, SO HOW MUCH YOU EARN OR HOW MUCH YOU HAVE IN SAVINGS DOESN'T MAKE A DIFFERENCE. YOU CAN BE IN FULL OR PART-TIME EMPLOYMENT AND STILL BE ELIGIBLE FOR PIP.

THERE ARE **TWO PARTS TO PIP - THE DAILY LIVING COMPONENT AND THE MOBILITY COMPONENT.**

YOU MIGHT RECEIVE PIP IF YOU NEED HELP WITH 'DAILY LIVING**'. THIS INCLUDES THE FOLLOWING '**EVERYDAY**' TASKS:**

- **EATING, DRINKING OR PREPARING FOOD**
- **WASHING, BATHING AND USING THE TOILET**
- **DRESSING AND UNDRRESSING**
- **READING AND COMMUNICATING**

- **MANAGING YOUR MEDICINES OR TREATMENTS**
- **MAKING DECISIONS ABOUT MONEY**
- **SOCIALISING AND BEING AROUND OTHER PEOPLE**

YOU MIGHT ALSO RECEIVE PIP IF YOU NEED HELP WITH **MOBILITY. THIS INCLUDES:**

- **WORKING OUT A ROUTE AND FOLLOWING IT**
- **PHYSICALLY MOVING AROUND**
- **LEAVING YOUR HOME**

YOU DO NOT HAVE TO HAVE A PHYSICAL DISABILITY TO GET THE MOBILITY PART. YOU MIGHT ALSO BE ELIGIBLE IF YOU HAVE DIFFICULTY GETTING AROUND BECAUSE OF A COGNITIVE OR MENTAL HEALTH CONDITION, LIKE ANXIETY.

WHETHER YOU GET ONE OR BOTH PARTS AND HOW MUCH YOU GET DEPENDS ON HOW DIFFICULT YOU FIND EVERYDAY TASKS AND GETTING AROUND.

EACH COMPONENT CAN BE PAID AT ONE OF 2 RATES, EITHER **THE STANDARD RATE OR **THE ENHANCED RATE**. PIP IS ASSESSED ON A POINT SYSTEM. THE PERSON ASSESSES YOUR APPLICATION BASED ON HOW DIFFICULT YOU FIND DAILY LIVING AND MOBILITY TASKS.**

FOR EACH TASK THEY'LL LOOK AT:

- **WHETHER YOU CAN DO IT SAFELY**
- **HOW LONG IT TAKES YOU**
- **HOW OFTEN YOUR CONDITION AFFECTS THIS ACTIVITY**
- **WHETHER YOU NEED HELP TO DO IT, FROM A PERSON OR USING EXTRA EQUIPMENT**

THE 'POINTS' IN EACH SECTION RANGE FROM 0-12 DEPENDING ON THE SEVERITY OF NEED. **YOU NEED AT LEAST 8 POINTS TO GET THE STANDARD RATE OR 12 POINTS TO GET THE ENHANCED RATE OF PIP.**

<i>Component</i>	<i>Weekly Rate</i>
Daily Living: Standard Rate	£59.70
Daily Living: Enhanced Rate	£89.15
Mobility: Standard Rate	£23.60
Mobility: Enhanced Rate	£62.25

THE APPLICATION PROCESS FOR PIP CAN BE COMPLICATED. IT INCLUDES PHONE CALLS AND FORM FILLING. IT MIGHT ALSO REQUIRE YOU TO PROVIDE EVIDENCE LIKE MEDICAL RECORDS. WE STRONGLY SUGGEST YOU LET YOUR GP KNOW THAT YOU'RE PLANNING TO APPLY. THEY WILL NEED TO WRITE A STATEMENT FOR THE APPLICATION SO IT'S IMPORTANT THEY KNOW HOW YOUR DISABILITY AFFECTS YOU ON YOUR VERY WORST DAYS. WHEN YOU'RE WRITING YOUR PERSONAL STATEMENT FOR THE APPLICATION REMEMBER TO REFLECT ON HOW YOUR DISABILITY IMPACTS YOUR MENTAL & PHYSICAL HEALTH, AS WELL AS EVERYDAY TASKS. DON'T PLAY IT DOWN - IT'S IMPORTANT THEY KNOW THE FULL EXTENT OF THE PAIN AND DIFFICULTY CAUSED BY YOUR DISABILITY!

THE PHONE ASSESSMENT FOR PIP CAN TAKE UP TO 1.5 HOURS AND REQUIRES YOU TO SHARE PERSONAL HISTORY. THIS CAN BE DIFFICULT & EMOTIONALLY DRAINING - PLEASE KNOW THAT YOU CAN HAVE AN ADVOCATE, CARER, FRIEND, OR FAMILY MEMBER ON THE CALL WITH YOU FOR SUPPORT.

YOU CAN ALSO CONTACT SUE AND CATH FOR SUPPORT - THEY WILL HELP YOU GATHER THE CORRECT INFORMATION AND PUT YOU IN CONTACT WITH A MEMBER OF BBI THAT HAS EXPERIENCE OF APPLYING FOR PIP. CLICK [HERE](#) TO BEGIN YOUR CLAIM.

CARER'S ALLOWANCE

CARER'S ALLOWANCE IS A BENEFIT FOR UNPAID CARERS. IT'S CONTROLLED CENTRALLY BY THE GOVERNMENT, AND WORTH AN EXTRA **£3,624.40 (FROM 11TH APRIL 2022) PER YEAR TO SUPPORT THOSE IN CARING ROLES. CARER'S ALLOWANCE IS CURRENTLY PAID AT **£69.70 A WEEK**. IT IS NOT BASED ON YOUR INCOME AND CAPITAL (OR ANY PARTNER'S). HOWEVER, THERE IS A CAP ON HOW MUCH YOU CAN EARN FROM WORK AND STILL BE ENTITLED TO CARER'S ALLOWANCE.**

YOU MAY BE ELIGIBLE FOR CARER'S ALLOWANCE IF YOU MEET ALL THE FOLLOWING CONDITIONS:

- YOU LOOK AFTER SOMEONE WHO GETS A QUALIFYING DISABILITY BENEFIT**
- YOU LOOK AFTER THAT PERSON FOR AT LEAST 35 HOURS A WEEK**
- YOU ARE AGED 16 OR OVER**
- YOU ARE NOT IN FULL-TIME EDUCATION**
- YOU DON'T EARN OVER £132 A WEEK (AFTER DEDUCTIONS)**
- YOU SATISFY UK PRESENCE AND RESIDENCE CONDITIONS**

A QUALIFYING DISABILITY BENEFIT IS ANY ONE OF THE FOLLOWING:

- **THE MIDDLE OR THE HIGHER RATE OF THE CARE COMPONENT OF DISABILITY LIVING ALLOWANCE (DLA)**
- **EITHER RATE OF THE DAILY LIVING COMPONENT OF PERSONAL INDEPENDENCE PAYMENT (PIP)**
- **EITHER RATE OF ATTENDANCE ALLOWANCE OR CONSTANT ATTENDANCE ALLOWANCE OF THE NORMAL MAXIMUM RATE PAID WITH THE INDUSTRIAL INJURIES OR WAR PENSIONS SCHEMES**
- **ARMED FORCES INDEPENDENCE PAYMENT (AFIP)**
- **THE MIDDLE OR HIGHER RATE OF CHILD DISABILITY PAYMENT (SCOTLAND)**
- **THE DAILY LIVING COMPONENT OF ADULT DISABILITY PAYMENT (SCOTLAND).**

THE 35 HOURS CAN INCLUDE:

- **TIME SPENT PHYSICALLY HELPING THE PERSON**
- **TIME YOU SPEND 'KEEPING AN EYE' ON THE PERSON, E.G. PREVENTING THEM COMING TO HARM BY WALKING OUT OF THE HOUSE**
- **TIME SPENT DOING PRACTICAL TASKS FOR THEM, E.G. COOKING**
- **TIME TAKEN DOING PRACTICAL TASKS, EVEN IF YOU DON'T DO THEM IN THE PRESENCE OF THE PERSON YOU ARE LOOKING AFTER, MAY ALSO COUNT (FOR INSTANCE, IF YOU LOOK AFTER SOMEONE WHO VISITS YOU REGULARLY FOR THE CARE THEY NEED, TIME SPENT PREPARING FOR THE VISIT OR CLEANING UP AFTERWARDS SHOULD COUNT).**

IF YOU ARE ELIGIBLE, YOU CAN CLAIM CARER'S ALLOWANCE [HERE](#) OR REQUEST A CLAIM PACK - DS700 (OR DS700SP IF YOU ARE GETTING A STATE PENSION) - BY CALLING THE CARER'S ALLOWANCE UNIT ON 0800 731 0297 (TEXT PHONE 0800 731 0317).

COUNCIL TAX SUPPORT

IF YOU'RE ON A LOW INCOME, YOU MAY BE ENTITLED TO HELP TOWARDS PAYING YOUR COUNCIL TAX. THIS IS COUNCIL TAX SUPPORT, ALSO KNOWN AS COUNCIL TAX REDUCTION.

YOU CAN CLAIM COUNCIL TAX SUPPORT IF YOU'RE ON A LOW INCOME OR ARE IN RECEIPT OF CERTAIN BENEFITS, INCLUDING:

- **INCOME SUPPORT.**
- **EMPLOYMENT AND SUPPORT ALLOWANCE.**
- **JOBSEEKER'S ALLOWANCE.**
- **PENSION CREDIT.**
- **UNIVERSAL CREDIT.**

YOU CAN ALSO CLAIM REDUCTIONS IF:

- **YOU LIVE ALONE (YOU CAN GET A 25% DISCOUNT).**
- **YOU OR SOMEONE YOU LIVE WITH HAS A SEVERE MENTAL IMPAIRMENT, SUCH AS DEMENTIA OR A LEARNING DIFFICULTY**
- **YOU'RE A CARER (THE PERSON YOU CARE FOR MUST BE GETTING ONE OF THESE BENEFITS IN ORDER TO CLAIM: DISABILITY LIVING ALLOWANCE (DLA), PERSONAL INDEPENDENCE PAYMENT (PIP), ADULT DISABILITY PAYMENT, CHILD DISABILITY PAYMENT CARE COMPONENT AT ATTENDANCE ALLOWANCE, ARMED FORCES INDEPENDENCE PAYMENT).**

- **YOUR HOME HAS ADAPTATIONS THAT MAKE IT SUITABLE FOR SOMEONE WITH A DISABILITY WHO LIVES THERE**
- **YOUR PROPERTY IS EMPTY - FOR EXAMPLE, IF YOU'VE LEFT IT TO GO INTO HOSPITAL OR A CARE HOME**
- **YOUR SOLE OR MAIN RESIDENCY IS SOMEWHERE ELSE**
- **YOU HAVE ANOTHER PERSON LIVING WITH YOU WHO IS NOT YOUR PARTNER (FOR EXAMPLE, A CARER) AND WHOSE INCOME IS LOW (KNOWN AS SECOND ADULT REBATE).**

YOU ARE EXEMPT FROM PAYING COUNCIL TAX IF YOU'RE:

- **UNDER 18 YEARS OLD**
- **ON CERTAIN APPRENTICE SCHEMES**
- **18 OR 19 YEARS OLD AND IN FULL-TIME EDUCATION**
- **A FULL-TIME STUDENT AT COLLEGE OR UNIVERSITY**
- **UNDER 25 YEARS OLD AND GET FUNDING FROM THE EDUCATION AND SKILLS FUNDING AGENCY**
- **A STUDENT NURSE**
- **A FOREIGN LANGUAGE ASSISTANT REGISTERED WITH THE BRITISH COUNCIL**
- **SEVERELY MENTALLY IMPAIRED**
- **A LIVE-IN CARER FOR SOMEONE WHO IS NOT YOUR PARTNER, SPOUSE, OR CHILD UNDER 18**

TO APPLY, CONTACT YOUR LOCAL COUNCIL TO SEE WHETHER YOU CAN CLAIM ANY DISCOUNTS OR EXEMPTIONS ON YOUR COUNCIL TAX BILL.

SUPPORT FOR MORTGAGE INTEREST

IF YOU'RE A HOMEOWNER, YOU MIGHT BE ABLE TO GET HELP TOWARDS INTEREST PAYMENTS ON:

- **YOUR MORTGAGE**
- **LOANS YOU'VE TAKEN OUT FOR CERTAIN REPAIRS AND IMPROVEMENTS TO YOUR HOME**

THIS HELP IS CALLED SUPPORT FOR MORTGAGE INTEREST (SMI).

SMI IS A PAYMENT MADE AS PART OF SPECIFIC BENEFITS TO HELP WITH THE INTEREST PART OF A MORTGAGE PAYMENT ON A HOUSE. YOU CAN GET SMI AS PART OF MEANS-TESTED BENEFITS, LIKE INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE AND UNIVERSAL CREDIT.

EVERY MONTH, THE GOVERNMENT PAYS A SET AMOUNT TOWARDS THE INTEREST ON YOUR MORTGAGE. IT DOESN'T PAY TOWARDS THE CAPITAL COSTS OF THE MORTGAGE.

REMEMBER, SMI IS PAID AS A LOAN, WHICH YOU'LL NEED TO REPAY WITH INTEREST WHEN YOU SELL OR TRANSFER OWNERSHIP OF YOUR HOME.

EXTRA SUPPORT FOR THOSE EXPERIENCING POOR MENTAL HEALTH:

IF YOU HAD A MENTAL ILLNESS AND NEEDED TO MOVE HOME TO BE CLOSER TO YOUR SUPPORT NETWORK, YOU WOULD PREVIOUSLY HAVE HAD TO PAY OFF THE LOAN AND THEN RE-APPLY FOR SMI AT YOUR NEW PROPERTY. THIS CAUSED INTERRUPTIONS TO PAYMENTS, AND BECAUSE THE SMI LOAN IS REPAYED FROM ANY EQUITY IN THE PROPERTY, IT LEFT PEOPLE WITH LESS MONEY FOR A DEPOSIT.

NOW, YOU CAN ASK TO “PORT” YOUR SMI LOAN TO YOUR NEW PROPERTY. THE SMI LOAN TRANSFERS TO YOUR NEW PROPERTY, AND YOU CAN CONTINUE RECEIVING YOUR SMI PAYMENTS UNINTERRUPTED.

IF YOU HAVE RECEIVED SMI IN THE PAST, BUT IT HAS NOW STOPPED, AND YOU STILL HAVE YOUR LOAN OUTSTANDING, YOU CAN ALSO PORT THIS LOAN TO YOUR NEW PROPERTY.



GRANTS



BELOW YOU'LL FIND A LIST OF GRANTS YOU CAN APPLY TO FOR EXTRA SUPPORT. SOME OF THESE GRANTS OFFER FINANCIAL AID WHILST OTHERS PROVIDE HELP TOWARDS BILLS OR THE PURCHASE OF USEFUL HOUSEHOLD APPLIANCES AND FURNITURE.

WATER SURE

WATERSURE IS A SCHEME WHICH HELPS SOME PEOPLE WITH THEIR WATER BILLS. TO APPLY FOR THE SCHEME, YOU MUST BE ON BENEFITS AND NEED TO USE A LOT OF WATER EITHER FOR MEDICAL REASONS OR BECAUSE YOUR HOUSEHOLD HAS A CERTAIN NUMBER OF SCHOOL-AGE CHILDREN. YOU ALSO NEED TO BE ON A WATER METRE OR BE WAITING TO HAVE ONE INSTALLED.

IF YOU GET HELP THROUGH THE WATERSURE SCHEME, YOUR WATER BILL WILL BE CAPPED. THIS MEANS YOU WILL NOT PAY ANY MORE THAN THE AVERAGE METERED BILL FOR THE AREA YOUR WATER COMPANY DEALS WITH.

YOU CAN ASK YOUR WATER COMPANY WHAT THEIR CAP IS IF YOU WANT TO CHECK THIS BEFORE APPLYING.

[CLICK FOR WEBSITE](#)

GLASSPOOL GRANT

GLASSPOOL IS ONE OF THE FEW UK-WIDE CHARITIES PROVIDING GRANTS SUPPORT FOR PEOPLE EXPERIENCING FINANCIAL HARDSHIP, THAT HAS NO RESTRICTIONS ON WHO IT CAN HELP.

THEY PROVIDE TIMELY, SMALL, ONE-OFF GRANTS TO INDIVIDUALS, COUPLES AND FAMILIES FOR EVERYDAY ITEMS, INCLUDING FURNITURE AND WHITE GOODS, TO HELP THEM COPE WHEN THINGS GET TOUGH, EQUIP THEM TO MANAGE BETTER DAY-TO-DAY AND ENABLE THEM TO BUILD A STRONGER FUTURE.

GLASSPOOL INVITES APPLICATIONS THROUGH SUPPORT AGENCIES. IF YOU NEED A GRANT FOR FURNITURE OR WHITE GOODS PLEASE CONTACT CATH OR SUE AND THEY WILL APPLY FOR YOU.


[CLICK FOR WEBSITE](#)

LINKING HELP WITH HOPE (LHH)


LHH HELPS THOSE WHO ARE LIVING ON A VERY LOW INCOME, RECEIVING THE APPROPRIATE WELFARE BENEFITS AND WHO HAVE EXHAUSTED ALL OTHER FUNDING SOURCES INCLUDING STATUTORY FUNDING, OCCUPATIONAL, LOCAL AND SPECIALIST CHARITIES. THEY HELP THOSE WITH PHYSICAL AND DIAGNOSED MENTAL HEALTH CONDITIONS, LEARNING DISABILITIES, AND PEOPLE CARING FOR AN ADULT OR CHILD WITH A DISABILITY.

IF YOU REQUIRE A GRANT TO HELP WITH AFFORDING FURNITURE, ESSENTIAL HOME IMPROVEMENTS AND WHITE GOODS, PLEASE CONTACT SUE OR CATH. WE CAN APPLY TO THE LHH GRANT ON YOUR BEHALF.

[CLICK FOR WEBSITE](#)



HELP WITH ENERGY BILLS



ALMOST ALL ENERGY PRICES HAVE CHANGED, WITH THE VAST MAJORITY GOING UP. IF YOU ARE STRUGGLING TO PAY FOR ENERGY OR THINK YOU MAY GET INTO DIFFICULTY, **WE SUGGEST YOU FIRST CONTACT YOUR SUPPLIER. ENERGY SUPPLIERS ARE REQUIRED TO WORK WITH YOU TO AGREE ON A PAYMENT PLAN YOU CAN AFFORD. THIS INCLUDES REVIEWING A PLAN YOU HAVE AGREED TO BEFORE.**

YOU CAN ASK FOR:

- **A REVIEW OF YOUR PAYMENTS AND DEBT REPAYMENTS**
- **PAYMENT BREAKS OR REDUCTIONS**
- **MORE TIME TO PAY**
- **ACCESS TO HARDSHIP FUNDS**
- **ADVICE ON HOW TO USE LESS ENERGY**

ADDITIONALLY, IF YOU ARE IN A 'VULNERABLE SITUATION**', CLASSIFIED BY SUPPLIERS BY THESE CHARACTERISTICS:**

- **ARE DISABLED OR HAVE A LONG-TERM MEDICAL CONDITION**
- **HAVE REACHED YOUR STATE PENSION AGE**
- **ARE RECOVERING FROM AN INJURY**
- **HAVE A HEARING OR SIGHT CONDITION**
- **HAVE A MENTAL HEALTH CONDITION**
- **ARE PREGNANT OR HAVE YOUNG CHILDREN**
- **HAVE EXTRA COMMUNICATION NEEDS (SUCH AS IF YOU DON'T SPEAK OR READ ENGLISH WELL)**

YOU CAN ASK FOR **PRIORITY SERVICE REGISTRATION - A FREE SUPPORT SERVICE FROM ENERGY SUPPLIERS THAT CAN PROVIDE YOU WITH:**

- **ADVANCE NOTICE OF PLANNED POWER CUTS. IF YOU RELY ON YOUR ENERGY SUPPLY FOR MEDICAL REASONS YOUR NETWORK OPERATOR CAN TELL YOU ABOUT PLANNED POWER CUTS. FOR EXAMPLE, WHEN THEY PLAN ENGINEERING WORK.**
- **PRIORITY SUPPORT IN AN EMERGENCY.**
- **HEATING AND COOKING FACILITIES IF YOU ARE CUT OFF SUPPLY.**
- **IDENTIFICATION AND PASSWORD SCHEME. THIS COULD INCLUDE ARRANGING A PASSWORD OR AGREED ON PICTURE CARDS IF CALLERS NEED TO VISIT OR CONTACT YOU. THIS WAY YOU CAN FEEL CONFIDENT THEY ARE GENUINE.**
- **NOMINEE SCHEME. YOU CAN NOMINATE SOMEONE TO RECEIVE COMMUNICATIONS AND BILLS FROM YOUR SUPPLIER. FOR EXAMPLE, A FAMILY MEMBER, CARER OR SOMEONE YOU TRUST.**
- **HELP WITH PREPAYMENT METRE ACCESS. FOR EXAMPLE, MOVING A METRE IF YOU CAN'T SAFELY GET TO IT TO TOP UP.**
- **REGULAR METRE READING SERVICES. FOR EXAMPLE, IF NOBODY CAN READ YOUR METER.**
- **ACCESSIBLE INFORMATION. FOR EXAMPLE, ACCOUNT INFO AND BILLS IN LARGE PRINT OR BRAILLE.**

THE ENERGY BILLS SUPPORT SCHEME

THE ENERGY BILLS SUPPORT SCHEME AIMS TO PROVIDE £400 TO HOUSEHOLDS IN 6 MONTHLY INSTALMENTS.

DISCOUNTS ON ENERGY BILLS STARTED ON THE 1ST OCTOBER FOR EVERYONE IN THE UK, REGARDLESS OF THE SIZE OF THE HOUSEHOLD, WITH A REDUCTION OF £66 OR £67 A MONTH BETWEEN OCTOBER AND MARCH. **DIRECT DEBIT AND CREDIT CUSTOMERS WILL HAVE THE MONEY ADDED TO THEIR ACCOUNT, WHILE CUSTOMERS WITH PREPAYMENT METRES WILL HAVE THE MONEY APPLIED TO THEIR METRE OR PAID VIA A VOUCHER. YOU SHOULD HAVE ALREADY RECEIVED INSTALMENTS FOR OCTOBER, NOVEMBER, DECEMBER & JANUARY.**

WE KNOW MEMBERS OF BBI WHO HAVE PREPAYMENT METRES HAVE NOT RECEIVED THEIR VOUCHERS. ACCORDING TO THE GUARDIAN ONLY HALF OF THE EXPECTED NUMBER OF VOUCHERS HAVE BEEN USED SO FAR. **IF YOU HAVE A METRE AND HAVE NOT RECEIVED YOUR PAYMENT VOUCHERS, LET SUE OR CATH KNOW. WE CAN HELP YOU CONTACT YOUR ENERGY SUPPLIER FOR MORE INFORMATION.**

WARM HOME DISCOUNT SCHEME

IF YOU GET BENEFITS, YOU MIGHT BE ABLE TO GET **£150 OFF YOUR ELECTRICITY BILL OR **£150** ADDED TO YOUR PREPAYMENT METRE. YOU DON'T NEED TO APPLY FOR THE SCHEME - PAYMENTS ARE AUTOMATIC.**

CHECK WHICH ENERGY SUPPLIER YOU WERE WITH ON **21 AUGUST 2022. YOU CAN ONLY GET THE DISCOUNT IF YOUR SUPPLIER IS IN THE SCHEME. **THE FOLLOWING SUPPLIERS ARE PART OF THE SCHEME:****

- **AFFECT ENERGY**
- **BOOST**
- **BRITISH GAS**
- **BULB ENERGY**
- **CO-OP ENERGY**
- **E (GAS AND ELECTRICITY)**
- **E.ON**
- **E.ON NEXT**
- **EBICO**
- **ECOTRICITY**
- **EDF ENERGY**
- **GOOD ENERGY**
- **GREEN ENERGY UK (GEUK)**
- **LONDON POWER**
- **M&S ENERGY**
- **OCTOPUS ENERGY**
- **OUTFOX THE MARKET**
- **OVO**
- **REBEL ENERGY**
- **SAINSBURY'S ENERGY**
- **SCOTTISH POWER**
- **SHELL ENERGY RETAIL**
- **SO ENERGY**
- **SSE**
- **UTILITA**
- **UTILITY WAREHOUSE**

IF YOU OR YOUR PARTNER GET THE GUARANTEE CREDIT ELEMENT OF PENSION CREDIT, YOU SHOULD RECEIVE THE WARM HOME DISCOUNT.

YOU MIGHT ALSO BE ABLE TO GET THE WARM HOME DISCOUNT IF YOU GET A DIFFERENT BENEFIT AND THE GOVERNMENT DECIDES YOU HAVE 'HIGH ENERGY COSTS'. THEY'LL WORK THIS OUT AUTOMATICALLY - **YOU DON'T NEED TO CONTACT THEM.**

IF YOU HAVE HIGH ENERGY COSTS, YOU'LL GET THE WARM HOME DISCOUNT IF YOU GET ANY OF THE FOLLOWING BENEFITS:

- **UNIVERSAL CREDIT**
- **PENSION CREDIT SAVINGS CREDIT**
- **HOUSING BENEFIT**
- **INCOME BASED JOBSEEKER'S ALLOWANCE**
- **INCOME RELATED EMPLOYMENT AND SUPPORT ALLOWANCE**
- **CHILD TAX CREDITS AND WORKING TAX CREDITS**
- **INCOME SUPPORT**

WINTER FUEL PAYMENT

IF YOU WERE BORN ON OR BEFORE 25 SEPTEMBER 1956 YOU COULD GET BETWEEN £250 AND £600 TO HELP YOU PAY YOUR HEATING BILLS. THIS IS KNOWN AS A 'WINTER FUEL PAYMENT'. THE AMOUNT YOU'LL GET INCLUDES A 'PENSIONER COST OF LIVING PAYMENT'. THIS IS BETWEEN £150 AND £300. YOU'LL ONLY GET THIS EXTRA AMOUNT IN WINTER 2022 TO 2023. THIS IS IN ADDITION TO ANY COST OF LIVING PAYMENT YOU GET WITH YOUR BENEFIT OR TAX CREDITS.

YOU WILL GET YOUR WINTER FUEL PAYMENT AUTOMATICALLY (YOU DO NOT NEED TO CLAIM) IF YOU'RE ELIGIBLE AND EITHER:

- GET THE STATE PENSION**
- GET ANOTHER SOCIAL SECURITY BENEFIT**

HOWEVER, IF YOU DO NOT GET BENEFITS OR THE STATE PENSION, OR THE ONLY BENEFIT YOU GET IS ADULT DISABILITY PAYMENT FROM THE SCOTTISH GOVERNMENT, HOUSING BENEFIT, COUNCIL TAX REDUCTION, CHILD BENEFIT OR UNIVERSAL CREDIT, YOU NEED TO MAKE A CLAIM. YOU CAN CLAIM WINTER FUEL PAYMENT BY PHONE OR BY POST.

CALL THE WINTER FUEL PAYMENT CENTRE TO CLAIM BY PHONE: 0800 731 0160

BEFORE YOU CALL, YOU'LL NEED TO KNOW:

- YOUR NATIONAL INSURANCE NUMBER**
- YOUR BANK OR BUILDING SOCIETY DETAILS**
- THE DATE YOU WERE MARRIED OR ENTERED INTO A CIVIL PARTNERSHIP (IF APPROPRIATE)**

OR MAKE A CLAIM THROUGH POSTING THE WINTER FUEL PAYMENT CLAIM FORM FOR UK RESIDENTS TO:

**WINTER FUEL PAYMENT CENTRE,
MAIL HANDLING SITE A,
WOLVERHAMPTON,
WV98 1LR**

THE DEADLINE FOR YOU TO MAKE A CLAIM FOR WINTER 2022 TO 2023 IS 31 MARCH 2023.

COLD WEATHER PAYMENT

THE COLD WEATHER PAYMENT IS A £25 PAYMENT FOR EACH CONSECUTIVE 7 DAY PERIOD BETWEEN 1ST NOVEMBER AND 31ST MARCH THAT THE AVERAGE TEMPERATURE IN YOUR AREA IS RECORDED AS, OR FORECAST TO BE, ZERO DEGREES CELSIUS.

YOU MAY GET COLD WEATHER PAYMENTS IF YOU'RE GETTING:

- **PENSION CREDIT**
- **INCOME SUPPORT**
- **INCOME-BASED JOBSEEKER'S ALLOWANCE**
- **INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE**
- **UNIVERSAL CREDIT**
- **SUPPORT FOR MORTGAGE INTEREST**

IF YOU ARE ELIGIBLE, THE PAYMENTS SHOULD START AUTOMATICALLY ON THE 1ST NOVEMBER 2022.

USEFUL WEBSITES, APPS & SOCIAL MEDIA PLATFORMS



DOUBLE CLICK BULLET POINTS FOR WEBSITES

WEBSITES

FINANCIAL SUPPORT

- NATIONAL DEBTLINE
- MONEY SAVING EXPERT
- DEBIT ADVICE FOUNDATION
- UK DEBT SUPPORT LINE
- LIGHTNING REACH
- STEPCHANGE
- TURN TO US (BENEFITS CALCULATOR)

ADVICE

- CITIZENS ADVICE
- TURN2US
- POHWER

EMPLOYMENT

- WORKING CHANCE
- SUITED AND BOOTED
- JOB AID

HOUSING

- SHELTER
- GOVERNMENT & LOCAL COUNCILS
- SOVEREIGN
- CRISIS

PARENTING

- GOOD TO KNOW
- MUMSNET
- CARE TO LEARN
- BARNARDOS

SUPPORT FOR YOUNG PEOPLE

- THE MIX
- UK YOUTH
- BRITISH YOUTH COUNCIL
- YOUTH EMPLOYMENT UK
- PRINCES TRUST

DISABILITY SUPPORT

- SCOPE
- MENCAP
- DISABILITY RIGHTS UK

FREE & CHEAP GOODS

- FREecycle
- FACEBOOK MARKETPLACE
- GUMTREE
- EBAY
- TRASH NOTHING
- FREELOVED

MENTAL HEALTH

IF YOU ARE STRUGGLING WITH YOUR MENTAL HEALTH, PLEASE CONTACT YOUR GP.

YOUR GP WILL TALK TO YOU ABOUT YOUR MENTAL HEALTH AND REFER YOU TO THE RIGHT MENTAL HEALTH SERVICE FOR YOUR NEEDS.

WHEN YOU TALK TO YOUR GP ABOUT YOUR MENTAL HEALTH THEY'LL LISTEN, GIVE YOU ADVICE AND INTRODUCE YOU TO A MENTAL HEALTH SERVICE THEY THINK WILL BE MOST HELPFUL TO YOU.

THESE SERVICES MAY COME FROM YOUR GP SURGERY, A LARGE LOCAL HEALTH CENTRE, A SPECIALIST MENTAL HEALTH CLINIC OR A HOSPITAL.

YOUR GP CAN ALSO REFER YOU TO A PSYCHOLOGICAL THERAPY SERVICE OR A SPECIALIST MENTAL HEALTH SERVICE FOR FURTHER ADVICE OR TREATMENT. THE TREATMENT MAY BE PROVIDED ON A ONE-TO-ONE BASIS OR IN A GROUP WITH OTHERS WITH SIMILAR MENTAL HEALTH STRUGGLES. THERAPY CAN ALSO SOMETIMES INVOLVE PARTNERS AND FAMILIES.

YOU CAN FIND MORE INFO ABOUT ACCESSING MENTAL HEALTH CARE THROUGH THE NHS HERE: [HTTPS://WWW.NHS.UK/MENTAL-HEALTH/SOCIAL-CARE-AND-YOUR- RIGHTS/HOW-TO-ACCESS-MENTAL-HEALTH-SERVICES/](https://www.nhs.uk/mental-health/social-care-and-your-rights/how-to-access-mental-health-services/)

UNFORTUNATELY, THE WAITING LISTS FOR NHS REFERRALS ARE LONG AND IT MAY TAKE A WHILE BEFORE YOU ARE SEEN BY A PROFESSIONAL. PLEASE REACH OUT TO THE ORGANISATIONS ON THE NEXT PAGE IF YOU ARE STRUGGLING AND NEED IMMEDIATE HELP.

REACH OUT TO

- THE SAMARITANS/HELPLINE:116 123
- MIND/INFOLINE:0300 123 3393/ONLINE CHAT FORUM
- ANXIETY UK/HELPLINE:03444 775 774/TEXT SUPPORT:07537 416 905
- NO PANIC/HELPLINE:0300 772 9844
- CALM/HELPLINE:0800585858
- THE GOOD GRIEF TRUST
- PAPYRUS/HELPLINE:08000684141

MENTAL HEALTH SUPPORT FOR YOUNG PEOPLE

- YOUNG MINDS
- LITTLE LIVES UK
- CHILDREN AND YOUNG PEOPLE'S MENTAL HEALTH SERVICES (CYPMHS)

BEREAVEMENT SUPPORT

- CRUSE/HELPLINE:0808 808 1677
- CRUSE BEREAVEMENT CARE SCOTLAND/HELPLINE:0808 802 6161
- CHILD BEREAVEMENT UK/HELPLINE:0800 02 88840
- GRIEF ENCOUNTER/HELPLINE:0808 802 0111
- BEREAVEMENT ADVICE CENTRE/HELPLINE:0800 634 9494
- SANDS/HELPLINE:0808 164 3332

APPS

- **OLIO**

CONNECTS NEIGHBOURS WITH EACH OTHER AND WITH LOCAL BUSINESSES SO SURPLUS FOOD CAN BE SHARED, NOT THROWN AWAY. A QUICK BROWSE SHOWS A VARIETY OF FOOD AND NON-FOOD ITEMS BEING OFFERED FOR FREE TO THOSE WHO CAN MAKE USE OF THEM. TO ACCESS ITEMS, SIMPLY LOOK AT THE LISTINGS AVAILABLE NEAR YOU, REQUEST WHATEVER TAKES YOUR FANCY, AND ARRANGE A PICK-UP VIA PRIVATE MESSAGING.

- **TOOGOODTOGO**

APP LETS CUSTOMERS BUY AND COLLECT 'MAGIC BAGS' - PARCELS OF EVERY DAY, DELICIOUS, FRESH FOOD THAT WOULD OTHERWISE GO TO WASTE FROM CAFES, RESTAURANTS, HOTELS, SHOPS AND MANUFACTURERS - AT A GREAT PRICE - DIRECTLY FROM BUSINESSES.

- **HYPERJAR**

THE HYPERJAR APP ALLOWS YOU TO SET UP MINI ACCOUNTS CALLED 'JARS', IN WHICH YOU CAN PUT MONEY ASIDE FOR WHATEVER YOUR SAVINGS GOALS ARE, SUCH AS CLOTHES, HOLIDAYS ETC. LOAD MONEY ONTO THE PREPAID MASTERCARD THAT COMES WITH THE HYPERJAR ACCOUNT, AND YOU CAN SPEND DIRECTLY FROM ANY OF YOUR JARS.

- **CALM**

CALM IS YOUR GO-TO APP REGARDING GUIDED MEDITATIONS AND SLEEP STORIES TO REDUCE ANXIETY, INCREASE MINDFULNESS AND DEVELOP GRATITUDE. CALM IS FREE.

- **LIBBY**

LIBBY IS A FREE APP WHERE YOU CAN BORROW EBOOKS, DIGITAL AUDIOBOOKS, AND MAGAZINES FROM YOUR PUBLIC LIBRARY. YOU CAN STREAM TITLES WITH WI-FI OR MOBILE DATA, OR DOWNLOAD THEM FOR OFFLINE USE AND READ ANYTIME, ANYWHERE. ALL YOU NEED TO GET STARTED IS A LIBRARY CARD.

- **KHAN ACADEMY**

IS AN EDUCATION APP FOR EVERYONE—WHETHER YOU'RE A PARENT HELPING YOUR FIRST GRADER WITH GEOMETRY OR A POSTGRAD LOOKING FOR A DEEP DIVE INTO MICROFINANCE. IF THERE'S A TOPIC YOU WANT TO LEARN ABOUT—NO MATTER HOW BASIC OR ADVANCED—CHANCES ARE KHAN ACADEMY HAS A VIDEO LESSON FOR IT.

SOCIAL MEDIA

FACEBOOK GROUPS

- **FACEBOOK MARKETPLACE**

A GROUP WHERE YOU CAN BUY AND SELL ITEMS, FINDING GREAT DEALS LOCALLY

- **SKINT DAD COMMUNITY GROUP**

FOR PEOPLE TO SUPPORT EACH OTHER IN THEIR JOURNEY TO BE FINANCIALLY BETTER OFF. FROM CUTTING YOUR BILLS AND SHARING DEALS TO INCREASING YOUR INCOME AND EARNING EXTRA.

- **THE MONEY PANEL**

THIS IS A FRIENDLY PLACE WHERE YOU CAN ASK QUESTIONS TO A FINANCIAL EXPERT FOR FREE, ASK FOR RECOMMENDATIONS FROM THE COMMUNITY AND SHARE KNOWLEDGE AND IDEAS.

- **FAMILY BUDGETING, SAVING AND MONEY MAKING**

A GROUP FOR TIPS, LINKS TO DEALS FOR FAMILY RELATED SAVING AND SPENDING IDEAS.

- **REDUCE YOUR SUPERMARKET SPEND**

SHARE YOUR VERY BEST SUPERMARKET SHOPPING TIPS, BUDGET RECIPE IDEAS, FOOD HACKS AND OFFERS FROM ALL UK SUPERMARKETS IN THIS GROUP.

- **SPEND LESS LIVE BETTER**

THIS FACEBOOK GROUP IS WHERE A BIG COMMUNITY HELP EACH OTHER TO LIVE A FRUGAL LIFE BY SHARING HINTS, TIPS, AND BARGAINS AS WELL AS GENERAL DISCUSSION.

- **YOUR MONEY SORTED**

JOIN A GROUP OF WOMEN WHO WANT TO MAKE THE MOST OF THE MONEY THEY HAVE, SO THAT THEY CAN ENJOY EVERY SINGLE MINUTE OF THEIR LIVES, WITHOUT WORRYING.

- **MONEY SAVING TIPS**

A PRIVATE FORUM FOR SHARING MONEY SAVING TIPS WITH THE MRS MUMMYPENNY COMMUNITY. IF YOU SEE A BARGAIN SHARE IT. A PLACE TO SAVE & MAKE MONEY TOGETHER.

- **MONEY WISE MUMS**

THIS IS WHERE MUMS CAN HELP EACH OTHER TO BETTER THEIR FAMILY FINANCES.

- **PARENTING TEENAGERS AND OLDER CHILDREN ON A BUDGET**

A GROUP FOR PARENTS AND CARERS OF TEENAGERS. MEMBERS SHARE DEALS AND INFORMATION RELEVANT TO ADOLESCENTS.

- **MAKE ART, SAVE AND MAKE MONEY**

A PLACE TO SHARE DEALS, TIPS, AND ADVICE FOR CUTTING THE COST OF ART SUPPLIES.

- **THRIFTY LESLEY - FEED YOURSELF FOR £1 A DAY - THE GROUP**

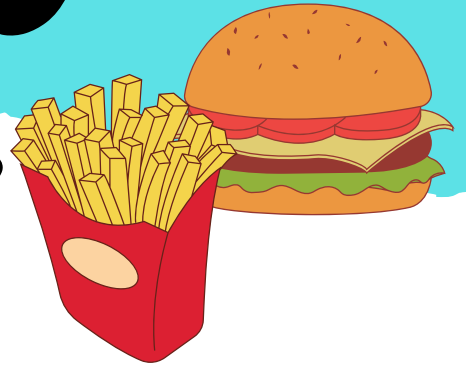
THE PLACE TO GET IDEAS AND RECIPES TO CHEAPLY FEED YOU AND YOUR FAMILY.

INSTAGRAM

- **@MYFRUGALYEAR**
- **@THISGIRLTALKSMONEY**
- **@RAINCHQ**
- **@PENNIESTOPOUNDSPOD**
- **@THE.BROKEGENERATION**
- **@GOFUNDYOURSELF**
- **@MONEYMEDICS**
- **@FRUGAL_ME_FREE**
- **@MRSMONEYPENNYUK**
- **@LIVING_THRIFTY**
- **@ONEPOUNDMEALS (OR SEARCH @MIGUELBARCLAY)**



CHEAP EATS



SUPERMARKETS

MORRISONS CAFÉ

MORRISONS CAFÉ OFFERS A RANGE OF HOT FOOD WITH NO MEALS CURRENTLY EXCEEDING £8.00. THERE ARE DEALS AVAILABLE TOO. KIDS EAT FOR FREE - YOU CAN GET A FREE KIDS' MEAL (NORMALLY COSTING BETWEEN £2.99 AND £3.49) WHEN PURCHASING AN ADULT MAIN MEAL FOR £4.99 OR MORE. THE OFFER IS VALID EVERY DAY, ALL TIMES OF THE DAY UNTIL CAFÉS CLOSE.

THE FREE KIDS' MEAL COMES WITH A PIECE OF FRUIT AND TROPICANA KIDS' ORANGE OR APPLE DRINK OR BOTTLE OF WATER TO DRINK. KIDS CAN CHOOSE BETWEEN A HOT MEAL ON THE CAFÉ KIDS MENU OR A CHILLED KIDS' SNACK PACK.

DAILY REDUCTIONS (YELLOW STICKERS) FROM 6PM

ASDA CAFÉ

ASDA CAFÉ OFFERS A RANGE OF HOT FOOD WITH NO MEALS CURRENTLY EXCEEDING £6.00. KIDS EAT FOR £1 - CHILDREN UNDER 16 CAN EAT FOR £1 ALL DAY, EVERY DAY, IN ASDA CAFÉS. THEY CAN CHOOSE FROM THE CAFÉ'S COLD PICK & MIX SELECTION OR HOT FAVOURITES. CHILDREN UNDER 18 MONTHS OLD CAN GET FREE ELLA'S BABY FOOD POUCHES WITH ANY

PURCHASE FROM THE CAFÉ. A 10% DISCOUNT IS AVAILABLE FOR CUSTOMERS AGED 60 AND OVER ON WEDNESDAYS.

DAILY REDUCTIONS (YELLOW STICKERS) FROM 7PM

SAINSBURY'S CAFÉ

SAINSBURY'S CAFÉ OFFERS A RANGE OF HOT FOOD WITH NO MEALS CURRENTLY EXCEEDING £6.50. KID'S HOT MEAL £1 - FROM MONDAY TO FRIDAY KIDS CAN GET A HOT MEAL FOR £1 WHEN PURCHASED WITH ANY MAIN MEAL OVER £5.20

DAILY REDUCTIONS (YELLOW STICKERS) FROM 7PM

OTHER SUPERMARKET DAILY REDUCTION TIMES

ALDI - EARLY MORNING

CO-OP - FROM 5PM

M&S - FROM 6:30PM & 8PM ONWARDS

TESCO - FROM 8PM

RESTURANTS WITH DEALS!

THE REAL GREEK

KIDS EAT FREE ON SUNDAY

BELLA ITALIA

KIDS EAT FOR £1 MON-THURS, 4-6PM

SHRIMP & GRILL

KIDS EAT FREE

BREWERS FAYRE

KIDS CAN ENJOY A FREE BREAKFAST WITH EVERY ADULT BREAKFAST ORDERED.

RECIPE WEBSITES

- [COOKING ON A BOOTSTRAP](#)
- [GOOD TO KNOW](#)
- [BBC GOOD FOOD](#)
- [ASDA GOOD LIVING](#)
- [FOODCOMBO](#)
- [TESCO FOOD](#)

COOKIE'S COWBOY STEW



INGREDIENTS

1 OR 2 CANS OF BAKED BEANS

8 SAUSAGES, CUT IN HALF (£1.49 FOR 8 AT ALDI)

1 OR 2 TINS OF TOMATO

120ML OF BBQ SAUCE

A FEW BACON RASHERS, ROUGHLY CHOPPED (OPTIONAL)

CHEDDAR CHEESE (OPTIONAL)

METHOD

FRY THE SAUSAGES & BACON UNTIL BROWN. ADD THE BBQ SAUCE & MIX. THEN ADD THE BEANS, TINNED TOMATOS & STIR. SERVE WITH GRATED CHEESE ON A JACKET POTATO, WITH CHIPS OR BREAD.

SWAPS & SUGGESTIONS

PEAS & SWEETCORN CAN BE ADDED TO THE STEW.

VEGETARIANS CAN REPLACE MEAT SAUSAGES WITH VEGGIE.

CAN BE FROZEN EASILY - JUST REMEMBER TO LABEL & DATE.

The header features a stylized illustration of two green trees on the left and a yellow house with a red roof, a blue window, and a blue door on the right. The background is a light blue sky with a white cloud-like border.

LOCAL SUPPORT

HERE ARE LINKS TO SOME USEFUL SUPPORT IN YOUR LOCAL AREA. DOUBLE CLICK BULLET POINTS FOR WEBSITES.

SCOTLAND

BENEFITS

ENERGY BILLS

FINANCIAL SUPPORT FOR HOUSEHOLDS

CITIZENS ADVICE

FIND YOUR LOCAL FOODBANK

MIDLANDS

COST OF LIVING

FINANCIAL SUPPORT FOR HOUSEHOLDS

LOCAL FOODBANKS

- **BLACK COUNTRY**
- **SALMA FOODBANK**
- **BANKSBRUM**

MANCHESTER

COST OF LIVING

LIST OF LOCAL SUPPORT

SUPPORT FROM MANCHESTER COUNCIL

LOCAL FOODBANKS

- **MANCHESTER CENTRAL**
- **MANCHESTER SOUTH CENTRAL**
- **GREATER MANCHESTER**
- **TRUSSELL TRUST**

LONDON

COST OF LIVING

HOUSING

LOCAL FOODBANKS

- **COMPASSIONATE COMMUNITIES**
- **TRUSSELL TRUST**
- **HELP LONDON**
- **BOW FOODBANK**
- **SOUTHWARK FOODBANK**
- **VAUXHALL FOODBANK**
- **SWAN FOOBANK**

BRISTOL

COST OF LIVING

COMMUNITY SUPPORT

COMMUNITY MENTAL HEALTH SUPPORT

LOCAL FOODBANKS

- **EAST BRISTOL**
- **TRUSSELL TRUST**

LIVERPOOL

BENEFITS

COST OF LIVING

HOUSEHOLD SUPPORT

CRISIS SUPPORT

FOODBANKS

- **NORTH LIVERPOOL**
- **SOUTH LIVERPOOL**

LINCOLNSHIRE

COST OF LIVING

BENEFITS

LOCAL FOODBANKS

- **ROCK FOUNDATION**
- **FEED THE COMMUNITY**

HERTFORDSHIRE

COST OF LIVING

ASSISTANCE GRANTS

LOCAL FOODBANKS

- **ONE VISION PROJECT**
- **WATFORD FOODBANK**

YORKSHIRE

COST OF LIVING CRISIS

ASSISTANCE GRANTS

HOUSEHOLD SUPPORT

FOOD BANKS

- **EAST YORKSHIRE**
- **TRUSSEL TRUST**
- **BEVERLEY CHERRY TREE COMMUNITY CENTRE**

SHEFFIELD

BENEFITS

COST OF LIVING

ASSISTANCE GRANTS

LOCAL FOODBANKS

- **SHEFFIELD FOODBANK**
- **SHEFFIELD S6 FOODBANK**

DURHAM

COST OF LIVING

COMMUNITY SUPPORT

FINANCIAL SUPPORT

LOCAL FOODBANKS

- **DURHAM FOODBANK**

ISLE OF WIGHT AND HAMPSHIRE

COST OF LIVING

LOCAL SUPPORT

ASSISTANCE GRANTS

SUPPORT FOR FAMILIES

FOOD VOUCHERS

LOCAL FOODBANKS

- **ISLE OF WIGHT FOOBANK**
- **GRACE CHURCH FOODBANK**



YOUR



HINTS & TIPS

BUY AN ELECTRIC BLANKET & PUT ON FOR 30 MINS BEFORE GOING TO BED. IT IS CHEAPER THAN HAVING THE HEATING ON AND MAKES YOUR BED NICE AND COZY - DOBBY

BUY AN OODIE, OR A CHEAPER ALTERNATIVE. THEY'RE MUCH WARMER THAN A DRESSING GOWN - LISA

WRAP YOUR PJS AROUND A HOT WATER BOTTLE IN ADVANCE OF PUTTING THEM ON - EMILY

DOUBLE UP YOUR CURTAINS (£10 FROM IKEA) FOR EXTRA INSULATION - NAIMA

BOIL YOUR KETTLE IN THE MORNING AND SAVE THE EXCESS WATER IN A FLASK FOR CUPPA'S THROUGHOUT THE DAY. THIS SAVES BOILING THE KETTLE MULTIPLE TIMES - SUE

CREATE A NATURAL SOURCE OF WARMTH BY LIGHTING CANDLES AND PLACING THEM IN A GLASS BOWL. OVER THE TOP, PLACE A TERRACOTTA PLANT POT WITH A DRAINAGE HOLE IN ITS BASE - COOKIE

BECOME A MEMBER OF YOUR LOCAL SUPERMARKET. YOU CAN GET LOADS OF GREAT DEALS AT TESCO BY GETTING A CLUBCARD - NAIMA

THE WEBSITE 'FIRST TABLE' GIVES YOU 50% OF MEALS AT CERTAIN RESTAURANTS IF YOU TAKE THEIR FIRST SITTING OF THE EVENING. GREAT FOR SPECIAL OCCASIONS! - TARA

GET SOME NICE FLUFFY BED SOCKS TO KEEP WARM! - TIRSH

ELECTRIC BLANKETS ARE HARD TO GET HOLD OF AT THE MOMENT AS MOST HAVE SOLD OUT. WHILE YOU WAIT FOR THEM TO RESTOCK BUY A HOT WATER BOTTLE AND IRON YOUR SHEETS TO WARM THEM UP BEFORE BED - COOKIE

FIX CLINGFILM TO YOUR WINDOW FRAMES - THIS WILL STOP COLD DRAFTS AND CREATE AN AIR POCKET BETWEEN THE GLASS AND CLINGFILM, ADDING TO THE INSULATION OF YOUR HOME - COOKIE

**MY FRIENDS AND I SELL OUR OLD OR UNWANTED CLOTHES AT CARBOOT SALES. WE ALSO DO CLOTHES SWAPS - WE ALL BRING UNWANTED ITEMS ALONG TO A FRIENDS HOUSE AND SWAP THEM WITH THINGS WE WANT. BY THE END WE ALL HAVE NEW WARDROBES MADE UP OF EACH OTHERS OLD CLOTHES!
- CATH**

A special shout out to Cookie who helped with earlier drafts of this pack - thank you!