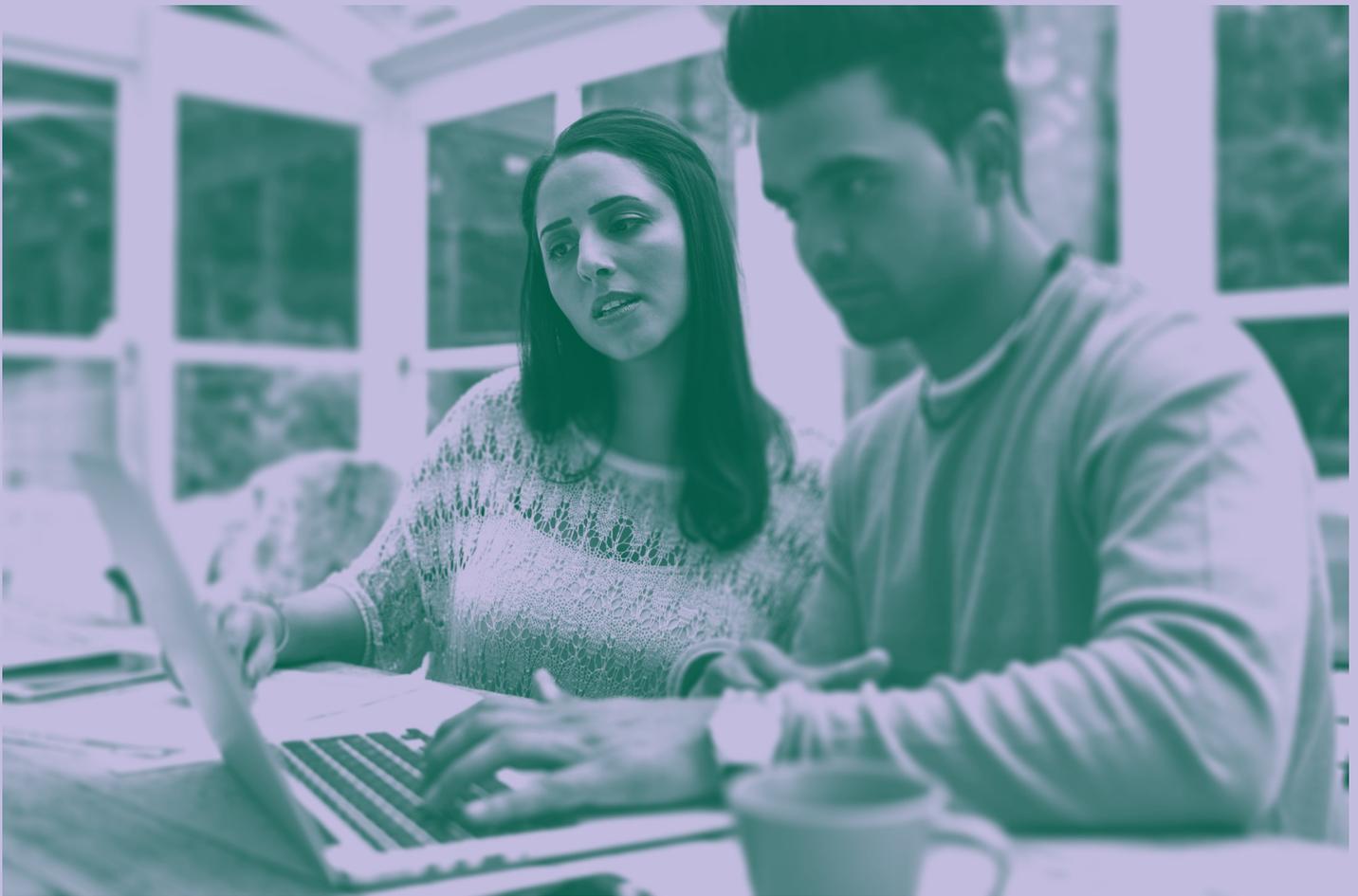


Maximise your money



**Hints, tips and tools to help your
finances go further**

**citizens
advice**

**Arun &
Chichester**

**Supporting people through
the cost-of-living crisis**

Published January 2023

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Increasing your income

Benefits

<https://www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/>

There are lots of different benefits some of which are based on your income and some which are not. Some benefits are 'passports' to other benefits or discounts so it's important to check your full benefit entitlement. You can use a benefit calculator to see what things would look like if your situation changed, such as working more hours or moving in with a partner.

Benefit calculators

You can check your own benefit entitlement online. You'll need to have your income details and details of other people in your household.

<https://www.betteroffcalculator.co.uk/>

<https://benefits-calculator.turn2us.org.uk/>

<https://www.entitledto.co.uk/>

Turn2Us also help over the phone: 0808 802 2000 (Mon-Fri, 9am-5pm)

Universal Credit

This is a benefit for **adults of working age**, both in and out of work. It is an income-based benefit so how much you get depends on your household income. As well as the basic entitlement, you might get extra amounts if your household includes children, someone who is disabled, a carer or you have to pay for housing costs.

<https://www.citizensadvice.org.uk/benefits/universal-credit/>

Help to Claim from Citizens Advice: 0800 144 8 444 (Mon-Fri, 8am-6pm)

Pension Credit

This is a benefit for **adults of pension age**. This benefit tops up your income to a certain amount, which is higher if anyone in the property is disabled or is a carer.

<https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/pension-credit/>

Pension Credit claim line: 0800 99 1234 (Mon-Fri, 8am-6pm)

Benefits if you are disabled or have a long-term health condition

There are benefits that are **not income-related** to help disabled people and those living with a long-term health condition who face challenges with day-to-day tasks or mobility. You could receive anything from £24.45 to £156.90 per week to spend in whatever way helps you live independently.

If you haven't made a claim before, you'll need to choose the right benefit for your age group.

For under 16s, it's Disability Living Allowance.

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/disability-living-allowance/>
0800 121 4600 (Mon-Fri, 9am-5pm)

For those of pension age, it's Attendance Allowance.

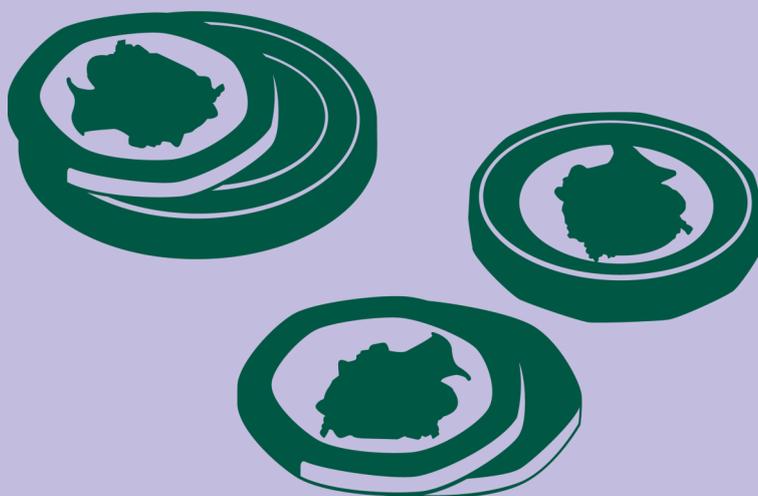
<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/attendance-allowance/>
0800 731 0122 (Mon-Fri, 8am-6pm)

For everyone else, it's Personal Independence Payment.

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/>
0800 917 2222 (Mon-Fri, 8am-5pm)

If someone in your household receives one of these benefits, you may also be able to access:

- Carer's Allowance
- Cost of Living payments
- Benefit top-ups
- Council Tax discounts
- Blue badge
- Free bus travel
- Disabled Person's Railcard
- Vehicle tax discounts
- Motability scheme
- CEA card (cinema card)
- Companion tickets for shows



<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/before-claiming/extra-help-pip-entitles-you-to/>

| Universal credit | | Monthly | | | | | |
|---|---|--------------------------|--|--|--|--|--|
| Standard allowances | | | | | | | |
| Single | Under 25 | 265.31 | | | | | |
| | 25 or over | 334.91 | | | | | |
| Couple | Both under 25 | 416.45 | | | | | |
| | One or both 25 or over | 525.72 | | | | | |
| Elements | | | | | | | |
| Only/eldest child (born before 6 April 2017) | | 290.00 | | | | | |
| Other children | | 244.58 | | | | | |
| Disabled child | Lower rate | 132.89 | | | | | |
| | Higher rate | 414.88 | | | | | |
| Limited capability for work | | 132.89 | | | | | |
| Limited capability for work and work-related activity | | 354.28 | | | | | |
| Carer | | 168.81 | | | | | |
| Childcare costs | 85% of costs up to a month for one child and for two or more children | 1,108.04 | | | | | |
| Income support and JSA | | Weekly | | | | | |
| Personal allowances | | | | | | | |
| Single | Under 25 | 61.05 | | | | | |
| | 25 or over | 77.00 | | | | | |
| Lone parent | Under 18 | 61.05 | | | | | |
| | 18 or over | 77.00 | | | | | |
| Couple | Both under 18 | 61.05/92.20 | | | | | |
| | One under 18 | 61.05/77.00/121.05 | | | | | |
| | Both 18 or over | 121.05 | | | | | |
| Premiums | | | | | | | |
| Carer | | 38.85 | | | | | |
| Disability | Single | 36.20 | | | | | |
| | Couple | 51.60 | | | | | |
| Enhanced disability | Single person/lone parent | 17.75 | | | | | |
| | Couple | 25.35 | | | | | |
| Severe disability Pensioner | Couple | 69.40 157.65 | | | | | |
| Children | | | | | | | |
| Pre 6 April 2004 claims/no child tax credit | | | | | | | |
| Personal allowance | | 70.80 | | | | | |
| Family premium | | 17.85 | | | | | |
| Disabled child premium | | 68.04 | | | | | |
| Enhanced disability premium | | 27.44 | | | | | |
| Employment and support allowance | | Weekly | | | | | |
| Basic allowance | | | | | | | |
| Single/lone parent | | 61.05/77.00 | | | | | |
| Couple | | 61.05/77.00/92.20/121.05 | | | | | |
| Component | | | | | | | |
| Work-related activity | | 30.60 | | | | | |
| Support | | 40.60 | | | | | |
| Premiums | | | | | | | |
| Carer, enhanced disability, pensioner and severe disability paid at same rate as income support/JSA. Pensioner premium reduced where claimant entitled to ESA component | | | | | | | |
| Pension credit | | Weekly | | | | | |
| Minimum guarantee | | | | | | | |
| Single | | 182.60 | | | | | |
| Couple | | 278.70 | | | | | |
| Severe disability | | 69.40 | | | | | |
| Carer | | 38.85 | | | | | |
| Children | Eldest child | 66.85 | | | | | |
| | Other children | 56.35 | | | | | |
| | Disabled child | 30.58 | | | | | |
| | Lower rate | 30.58 | | | | | |
| | Higher rate | 95.48 | | | | | |
| Savings credit | | | | | | | |
| Threshold | Single | 158.47 | | | | | |
| | Couple | 251.70 | | | | | |
| Maximum | Single | 14.48 | | | | | |
| | Couple | 16.20 | | | | | |
| Housing benefit | | Weekly | | | | | |
| As for income support, JSA or ESA – | | | | | | | |
| Personal allowances | | | | | | | |
| Single / lone parent | | | | | | | |
| | Pension age | 182.60/197.10 | | | | | |
| Couple | Both under 18 | 92.20 | | | | | |
| | One under 18 | 121.05 | | | | | |
| | One / both pension age | 278.70/294.90 | | | | | |
| Premiums | | | | | | | |
| Family (lone parent rate) | | 22.20 | | | | | |
| Tax credits | | Annual | | | | | |
| Working tax credit | | | | | | | |
| Basic element | | 2,070.00 | | | | | |
| Couple / lone parent | | 2,125.00 | | | | | |
| 30 hours | | 860.00 | | | | | |
| Disability | | 3,345.00 | | | | | |
| Severe disability | | 1,445.00 | | | | | |
| Childcare | 70% of up to a week childcare costs for one child, and up to for two or more children | 175.00 300.00 | | | | | |
| Child tax credit | | | | | | | |
| Family | | 545.00 | | | | | |
| Child | | 2,935.00 | | | | | |
| Disability | Disabled child | 3,545.00 | | | | | |
| | Severely disabled child | 4,975.00 | | | | | |
| Thresholds | | | | | | | |
| Working tax credit | | 6,770.00 | | | | | |
| Child tax credit only | | 17,005.00 | | | | | |

| | | | | | | | |
|--|----------------|--------------------|--|--|--|--|--|
| Attendance allowance | | Weekly | | | | | |
| Lower rate | | 61.85 | | | | | |
| Higher rate | | 92.40 | | | | | |
| Bereavement benefits | | | | | | | |
| Bereavement support payment | | Monthly | | | | | |
| Standard rate | | 100.00 | | | | | |
| Higher rate | | 350.00 | | | | | |
| Widowed parent's allowance | | Weekly | | | | | |
| Standard rate | | 126.35 | | | | | |
| Child dependant | | 8.00/11.35 | | | | | |
| Carer's allowance | | | | | | | |
| Carer's allowance | | Weekly | | | | | |
| Standard rate | | 69.70 | | | | | |
| Child dependant | | 8.00/11.35 | | | | | |
| Supplement | | Six-monthly | | | | | |
| Lump sum in Scotland | | 245.70 | | | | | |
| Child benefits | | Weekly | | | | | |
| Child benefit | Eldest child | 21.80 | | | | | |
| | Other children | 14.45 | | | | | |
| Guardian's allowance | | 18.55 | | | | | |
| Scottish child payment | | 20.00 | | | | | |
| DLA and child disability payment | | Weekly | | | | | |
| Care component | Lower | 24.45 | | | | | |
| | Middle | 61.85 | | | | | |
| | Higher | 92.40 | | | | | |
| Mobility component | Lower | 24.45 | | | | | |
| | Higher | 64.50 | | | | | |
| Employment and support allowance | | Weekly | | | | | |
| Basic allowance | | 61.05/77.00 | | | | | |
| Work-related activity component | | 30.60 | | | | | |
| Support component | | 40.60 | | | | | |
| Industrial injuries disablement benefit | | Weekly | | | | | |
| Standard rate | | 37.72–188.60 | | | | | |
| Jobseeker's allowance | | Weekly | | | | | |
| Under 25 | | 61.05 | | | | | |
| Aged 25 or over | | 77.00 | | | | | |
| Maternity allowance | | Weekly | | | | | |
| Standard rate | | 156.66 | | | | | |
| Personal independence payment | | Weekly | | | | | |
| Daily living | Standard rate | 61.85 | | | | | |
| | Enhanced rate | 92.40 | | | | | |
| Mobility | Standard rate | 24.45 | | | | | |
| | Enhanced rate | 64.50 | | | | | |
| Severe disablement allowance | | Weekly | | | | | |
| Standard rate | | 83.75 | | | | | |
| Age addition | | 6.95/12.55 | | | | | |
| Adult dependant | | 41.20 | | | | | |
| Child dependant | | 8.00/11.35 | | | | | |
| State pension | | Weekly | | | | | |
| New state pension | | 185.15 | | | | | |
| Retirement pension | | | | | | | |
| Category A | | 141.85 | | | | | |
| Category B late spouse's or civil partner's NI | | 141.85 | | | | | |
| Category B spouse's or civil partner's NI | | 85.00 | | | | | |
| Category D non-contributory, aged 80 or over | | 85.00 | | | | | |
| Age addition, aged 80 or over | | 0.25 | | | | | |
| Child dependant, with Category A and B | | 8.00/11.35 | | | | | |
| Statutory payments | | Weekly | | | | | |
| Adoption, maternity, parental bereavement, paternity, and shared parental pay | | 156.66 | | | | | |
| Statutory sick pay | | 99.35 | | | | | |

With thanks to rightsnet.org.uk/pdfs/rightsnet_benefit_rates_poster_april_2022.pdf

How to calculate Universal Credit

If you're unsure if you're entitled to UC, or not sure if you're getting the right amount, you can use the following calculator to work it out. This is for people of working age or couples where at least one person is of working age. This document is a guide only so please seek help from a benefits adviser for full confirmation.

Step one: work out your maximum entitlement

Use the benefit amounts on the previous page to work out how much you should receive. You should include everyone in your household for which you're financially responsible.

| Element | Who is it for | Amount |
|---|---|--------|
| Standard allowance | Everyone | |
| Limited capability for work | You can only receive this amount if it was awarded before 3rd April 2017 or you were in the ESA WRAG at this time and have had a continuous claim | |
| Limited capability for work-related activity | You will get this if you are in the ESA support group or the DWP have said you are not fit for work-related activity following an assessment | |
| Child element | If you have a child aged 16 or under or an older child you still receive Child Benefit for | |
| Second child element | If you have a second child aged 16 or under or an older child you still receive Child Benefit for | |
| Disabled child element | If you have a child in receipt of DLA or PIP. The higher rate applies to those in receipt of high rate care under DLA, enhanced daily living PIP or registered blind | |
| Child care element | For those in work who pay for childcare with a registered provider | |
| Carer element | If you care for someone 35+ hours per week unpaid and they receive PIP daily living, high or middle rate care for DLA or Attendance Allowance | |
| Housing element | For those renting or with service charges. Private renters should check their Local Housing Allowance. Social housing tenants should check if the bedroom tax applies | |
| Total | Add together all the amounts relevant for your situation | |

Step two: work out your applicable income

You only need to complete this step if someone in the household is in paid employment or you have income from other sources. All figures should be monthly amounts.

| Monthly income received from work NB: to change a weekly wage into a monthly wage, multiply the number by 52 then divide it by 12 | |
|--|--|
| Applying a disregard You may have an earning disregard if you receive the child element and/or have limited capability for work If you receive the housing element, the disregard is £344, if not it's £573 | |
| Monthly income minus disregard If you don't have a disregard, this will be your full income from work | |

| Work out 55% of the figure above To do this, multiply the number by 0.55 Example: if your income from work is £500 and you have a child, £344 is disregarded. This means the final figure is £156. To work | |
|--|--|
| Add any other income Most other income is included in full, including Carers Allowance and new-style ESA. You don't need to include Child Benefit, PIP, DLA or Attendance Allowance and you don't need to include income from lodgers | |
| All income total Add together the 55% figure and all other income figure | |

Step three: work out your entitlement

This step will provide you with an approximate amount of Universal Credit you should receive.

| Maximum UC amount- all income total | |
|---|--|
| This is the figure produced at the end of step one minus the figure at the end of step two. | |
| Deductions <ul style="list-style-type: none">• Sanctions• Loan repayments• Penalties• Benefit cap | |
| Total entitlement Take away the deductions figure from the first figure | |

As well as Universal Credit, you might receive:

- Income from employment
- Pensions
- Council Tax Reduction
- Child Benefit
- Disability benefits
- Support with Mortgage Interest
- Help with health costs
- Free school meals
- Healthy Start scheme
- Cheaper phone and internet tariffs



Help from your local council

Discretionary Housing Payment (DHP)

If you receive the housing element of Universal Credit or Housing Benefit, you may be able to get a DHP. It can help if your benefits don't cover all of your rental costs, rent deposits, moving costs or rent in advance when you move.

The awards are discretionary which means the level of support varies and it is not guaranteed. You'll usually need to provide details of your income and expenditure when you apply.

Adur and Worthing Council

<https://www.adur-worthing.gov.uk/benefits/discretionary-housing-payments/>
01273 263444 / 01903 221062

Arun District Council

<https://www.arun.gov.uk/discretionary-housing-payments/>
01903 737753

Chichester District Council

<https://www.chichester.gov.uk/benefitforms>
01243 534509

Crawley Borough Council

<https://crawley.gov.uk/council-tax-and-benefits/discretionary-housing-payments>
01293 438611

Horsham District Council

<https://www.horsham.gov.uk/council-tax-and-benefits/discretionary-housing-payment>
0808 164 8610

Mid Sussex District Council

<https://www.midsussex.gov.uk/revsandbens/benefits/discretionary-housing-payments/>
01444 477264

Finding grants

Lots of organisations offer grants for different things. Some will purchase items on your behalf and some will send you funds. For some grants, you may need a letter of support from an organisation who is supporting you.

You can complete your own grants check through Turn2Us. It's important to consider any career connections you or your family has, such as being in the armed forces or working in the health sector.

<https://grants-search.turn2us.org.uk>

Turn2Us also help over the phone: **0808 802 2000** (Mon-Fri, 9am-5pm)

Fuel supplier grants

Larger fuel suppliers may have schemes to either pay off debts, help with ongoing energy costs or assist with other energy costs. Some suppliers award these to people that are not their customers. If you don't have internet access, call the Citizens Advice Energy Team for help on 01243 974063.

British Gas Energy Trust

<https://britishgasenergytrust.org.uk/grants-available/>

Bulb Energy Fund

<https://help.bulb.co.uk/hc/en-us/articles/360044896191-About-Bulb-s-Energy-Fund>

EDF Energy Support Fund

<https://citizensadviceplymouth.org.uk/edfe/>

E.ON Energy Fund

<https://www.eonnext.com/policies/extra-help>

E.ON Next Energy Fund

<https://www.eonnextenergyfund.com/>

Octopus 'Octo Assist Fund'

<https://octopus.energy/blog/struggling-to-pay/>

OVO Energy Fund

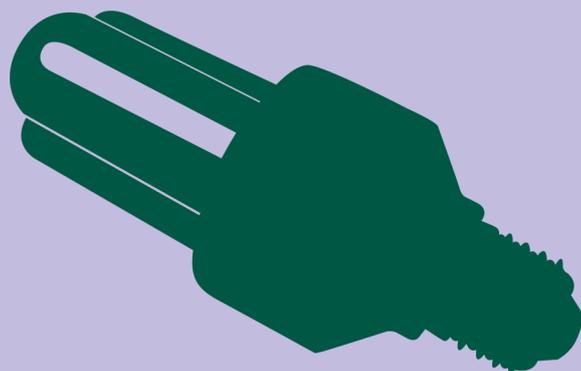
<https://www.ovoenergy.com/help/debt-and-energy-assistance>

Scottish Power Hardship Fund

<https://community.scottishpower.co.uk/t5/Extra-Help/Hardship-Fund/ta-p/53>

Shell Energy Support Fund

<https://shorturl.at/IKLSX>



If you have children

As well as claiming any benefits you may be entitled to, such as Child Benefit, the child element of Universal Credit or Child Tax Credits, there is other financial support available to those with children.



Child maintenance

If you're separated from the parent of your child, you might be able to claim child maintenance. You can choose to set up a formal or informal arrangement depending on your circumstances.

The rate someone pays depends on:

- Their income
- Their partner's income
- The number of children they have to pay maintenance for
- The number of children living with them who they're financially responsible for
- How the childcare is shared

Use the Child Maintenance calculator to check your entitlement:
<https://www.gov.uk/calculate-child-maintenance>

Unclaimed trust funds

If your child was born between 1st September 2002 and 2nd January 2011, they may have had a tax-free savings account set up for them.

You can track down a Child Trust Fund through HMRC.

<https://www.gov.uk/child-trust-funds/find-a-child-trust-fund>

The scheme has now been replaced by Junior ISAs.

<https://www.gov.uk/junior-individual-savings-accounts>

Educational grants

You can speak to the school's Parent Teacher Association to see if they offer any financial support.

The Educational Trusts' Forum hosts a website where you can search for grants for education fees or supplementary costs.

<https://educational-grants.org/>

If you're working

You can check if you're on the right tax code. How much you're taxed depends on your income. You usually won't have to pay income tax on earnings up to **£12,570**; this is known as your "personal allowance".

Tax calculator

First, you'll need to convert all of your income into yearly figures.

- If you're paid monthly, multiply the amount by 12.
- If you're paid weekly, multiply the figure by 52, then divide by 12.

This calculation is for those earning under £50,270 per year only.

1. From your annual salary, deduct £12,570.
2. Multiply the remaining number by 0.2 to find out 20%.
3. This figure is potentially how much tax you'll pay.

This is just a guide and there may be other factors that affect the amount of tax you pay.

Don't forget you may also need to pay National Insurance contributions, student loan repayments and you may have your tax band adjusted if you've underpaid tax in previous years.

<https://www.gov.uk/estimate-income-tax>

If you or your husband/wife/civil partner earn under £12,570 annually, you may be able to transfer up to £1,260 of your Personal Allowance. This means the other person's tax would be reduced by £252. This is known as Marriage Allowance.

<https://www.gov.uk/marriage-allowance>

If you're unsure about income tax, National Insurance, PAYE tax codes or are self-employed and on a low income, you can get help from TaxAid.

<https://taxaid.org.uk/>

0345 120 3779 (Monday-Friday 9am-5pm)

Some companies charge you a fee to check if you're due a tax refund but you can find this information out for yourself for free.

<https://www.gov.uk/claim-tax-refund>

0300 200 3300 (Monday-Friday 8am-6pm)

If you're not sure if you're on the right tax code, you can check through the online tool. This will allow you to check your tax code, see if it has changed and see an estimate of your income and tax.

<https://www.gov.uk/check-income-tax-current-year>

Pensions

If you're 55 or over, you might be able to access a pension pot. You should get financial advice before making a decision about any personal or workplace pensions. You can speak to Pension Wise to look at your options.

<https://www.citizensadvice.org.uk/debt-and-money/pensions/nearing-retirement/what-you-can-do-with-your-pension-pot/>

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise>

0800 011 3797 (Monday-Friday 9am-5pm)

Savings

If you're entitled to Working Tax Credit or Universal Credit and are working, you might be able to access Help to Save. This scheme gives a bonus of 50p for every £1 saved over 4 years. The maximum you can save is £50 per month. You'll also receive bonuses after years 2 and 4.

<https://www.gov.uk/get-help-savings-low-income>

If you have a spare room

If you have the space, you could consider taking in a lodger. There are lots of things to consider before deciding to invite someone into your home so make sure you've considered the following:



- **Am I allowed lodgers in my home?** If you're renting you'll need to check your tenancy agreement/housing status allows this. Sometimes you'll need your landlord's permission. If you have a mortgage, you might have to get the lender's permission. If you're a leaseholder, or live in a shared ownership property, you might need your landlord's agreement.
- **Will it affect my benefits?** If you're in receipt of Universal Credit, income from lodgers is not included in income calculations. If you're on Housing Benefit, £20 of income per week is disregarded and the rest is usually included.
- **Will it affect my Council Tax?** If you live alone, you might lose the single person discount, unless they are an exempt person.
- **Will your insurance increase?** Your contents insurance premiums may increase if you have a lodger. If you don't tell your insurer, your policy might not be valid.
- **Do you need to make improvements to your home?** Any furniture will need to comply with fire safety regulations and gas safety regulations must also be adhered to.

<https://www.citizensadvice.org.uk/housing/renting-a-home/subletting-and-lodging/lodging-index/taking-in-a-lodger-what-you-need-to-think-about-first/>

Reducing your expenditure



Energy

There are lots of ways to save money on your energy bill, some of which you can do yourself and some through your supplier.

Warm Home Discount

In 2022, this scheme moved to be automated which means if you're eligible, you don't have to apply. On 21st August 2022, you'll need to have had your name on your energy bill, be with an energy supplier whose part of the scheme and either have been:

- in receipt of Guarantee Pension Credit
- in receipt of a means-tested benefit with a high energy cost score

If all of those apply, you'll receive £150 credited to your energy account.

<https://www.gov.uk/check-if-youre-eligible-for-warm-home-discount>
0800 107 8002 (Monday-Friday, 8am-6pm)

Switching supplier

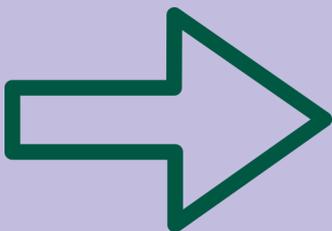
With all the news about energy companies, you might be wondering if you should switch suppliers to save money.

You won't find many good deals on energy tariffs at the moment - this is because of changes in the energy industry. If you don't find a better tariff than the one you're on it's probably better to wait until deals are available again before switching suppliers.

If you're on a fixed tariff, you might be better off on your existing supplier's standard variable tariff. This is because the Energy Price Guarantee puts a limit on what suppliers can charge for gas and electricity on standard variable tariffs. However - the Energy Price Guarantee ends on 31 March 2023. If you decide to move to a standard variable tariff, you might pay a cheaper rate until 31 March 2023. It is unclear if this will still be the cheaper option after this date.

If you are switching, you may want to think about:

- Does your current contract have an exit fee?
- Will you get the Warm Home Discount?
- If you have a smart meter, will smart mode work for the new supplier?
- Could you move from a prepayment to credit meter?
- Do you have a two rate or 'Economy 7' meter?
- Do you have an electric vehicle?
- What's the customer service rating of the supplier?
- Is the tariff environmentally-friendly?
- Can you leave the tariff at any point?



Instead of switching supplier, you could look at whether you're on the best tariff, if you could pay in a different way that may be cheaper (e.g. Direct Debit) or if your supplier offers any other discounts or support.

Making your home more energy efficient

You may be able to save money on your energy bills by increasing the insulation in your home and changing to a more economical heating system. You'll need to start by finding out your EPC rating.

<https://www.gov.uk/find-energy-certificate>

020 3829 0748 (Monday-Friday, 9am-5pm)

Energy Performance Certificate

Energy Performance Certificate (EPC)



17 Any Street, District, Any Town, B5 5XX

Dwelling type: Detached house
Date of assessment: 15 August 2011
Date of certificate: 13 March 2012

Reference number: 0919-9628-8430-2785-5996
Type of assessment: RdSAP, existing dwelling
Total floor area: 165 m²

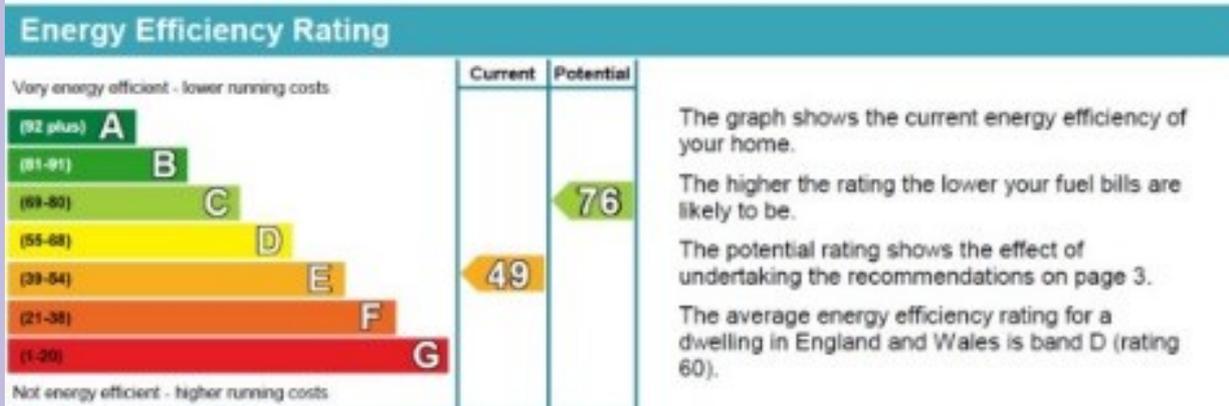
Use this document to:

- Compare current ratings of properties to see which properties are more energy efficient
- Find out how you can save energy and money by installing improvement measures

| | |
|--|--------|
| Estimated energy costs of dwelling for 3 years | £5,367 |
| Over 3 years you could save | £2,865 |

| Estimated energy costs of this home | | | |
|-------------------------------------|---------------------|---------------------|--------------------------|
| | Current costs | Potential costs | Potential future savings |
| Lighting | £375 over 3 years | £207 over 3 years | |
| Heating | £4,443 over 3 years | £2,073 over 3 years | |
| Hot water | £549 over 3 years | £222 over 3 years | |
| Totals: | £5,367 | £2,502 | |

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances like TVs, computers and cookers, and any electricity generated by microgeneration.



Top actions you can take to save money and make your home more efficient

| Recommended measures | Indicative cost | Typical savings over 3 years | Available with Green Deal |
|--------------------------------------|-----------------|------------------------------|---------------------------|
| 1 Increase loft insulation to 270 mm | £100 - £350 | £141 | ✓ |
| 2 Cavity wall insulation | £500 - £1,500 | £537 | ✓ |
| 3 Draught proofing | £80 - £120 | £78 | ✓ |

See page 3 for a full list of recommendations for this property.

To find out more about the recommended measures and other actions you could take today to save money, visit www.direct.gov.uk/savingenergy or call 0300 123 1234 (standard national rate). When the Green Deal launches, it may allow you to make your home warmer and cheaper to run at no up-front cost.

On an EPC, you can find both the current energy efficiency rating and the potential rating with suggested changes. The online search tool also provides this information, similar to the example above.

Improving your energy efficiency

The Government support section contains more information about schemes across England but there are also local schemes and actions you can take yourself. Contact your local authority to see what extra schemes they have available such as the Disabled Facilities Grant.

| Behaviour change measures | £ up-front cost | £ saving / year |
|---|------------------------|------------------------|
| Take a 4 minute low-flow shower instead of a bath every week | £- | £14 |
| Shower timer (4mins instead of 10 mins) | £3 | £9 |
| Have a 'Navy shower' (shower on to get wet, off while using soap, then on to rinse) instead of a 10 minute shower | £- | £12 |
| Turn thermostat down from 20C to 18C | £- | £318 |
| Turn thermostat down from 19C to 18C | £- | £158 |
| Wear an additional thick jumper in winter | £- | £158 |
| Turn off radiator in unused rooms | £- | £55 |
| Only use dishwasher when fully loaded | £- | £34 |
| Fully loaded washing machine | £- | £10 |
| Turning lights off | £- | £44 |
| Turning off standby appliances | £- | £117 |
| Fill kettle with minimum water needed | £- | £27 |
| Fill oven when it is in use | £- | £20 |
| Regularly defrost freezer | £- | £23 |
| Repair damaged door seals on fridge and freezer | £30 | £44 |
| Avoid setting fridge thermostat too cold | £- | £14 |
| Regularly clean dust from fridge condenser (radiator on the rear of it), de-ice fridge | £- | £13 |
| Don't leave the TV on in background | £- | £17 |
| Wash clothes at 40C or less | £- | £24 |
| Air-drying laundry instead of tumble dryer | £- | £134 |
| Turn down boiler flow temperature | £- | £124 |
| Put a lid on saucepan while cooking | £- | £41 |
| Use a slow cooker twice a week instead of an oven. | £20 | £34 |
| Use a microwave oven | £- | £6 |

Water

You might not be able to shop around for a water supplier but there are still ways you can reduce your water bills.



In some areas, you may have one company providing your fresh water and another company dealing with your waste water. This means you might have 2 bills to pay. Check your bill to ensure it covers both water in and water out of your property.

Water meters

You have a right to be charged for your water on the basis of what you use. This means you have a right to have a meter installed free of charge, unless it's not practical or is unreasonably expensive to do this. Tenants also have the right to ask for a meter if their tenancy agreement is for six months or longer .

If you're considering changing to a water meter, you should contact your water company. You could do this by phone, or you may be able to apply on their website.

If you want to see if it'll be cheaper to change to a water meter, you can check using an online calculator.

<http://www.ccwater.org.uk/watermetercalculator/>

Help with water bills

There are several options if you can't pay your water bill. A good first step is to speak to the water company. You may be able to get help such as:

- Social tariffs if you're on a low income
- Debt support
- Financial hardship funds
- WaterSure bill cap scheme
- Water Direct payment from benefits
- Flexible payment plans
- Payment breaks



Southern Water's Essentials scheme now provides anywhere between 45-90% discount on your water bill if your income is under £21,000 (excluding PIP/DLA), you have savings of under £16,000 or you're in receipt of Pension Credit.

0800 027 0363

<https://www.southernwater.co.uk/account/what-if-i-can-t-pay-my-bill>

Get in touch with your water company to see what other support they can offer you if you're on a low income or use a lot of water.

Broadband

Some broadband providers offer deals that include TV packages, mobile phones and more so it's always worth checking what you want from a service and comparing the cost with the individual services.

Comparison sites

You can use comparison websites to shop for the best deal. However, it's worth keeping in mind that many sites are not independent and not all suppliers will be on comparison sites.

As well as price, you may wish to consider:

- Speed
- Reliability
- Customer service rating
- Contract length
- Cost of line rental

Ofcom-approved comparison companies are independent and unbiased. Many of these sites also allow you to compare other products.

<https://www.billmonitor.com/>
0800 689 3609

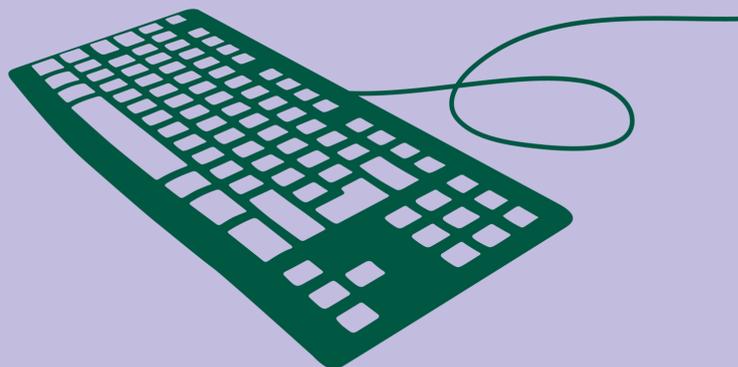
<https://www.broadband.co.uk/>
0800 093 0405

<https://www.broadbandchoices.co.uk/>

<https://www.broadbandcompared.co.uk/>
020 4525 0223

<https://broadbanddeals.co.uk/>
0800 093 2520

<https://www.moneysupermarket.com/>



Social tariffs

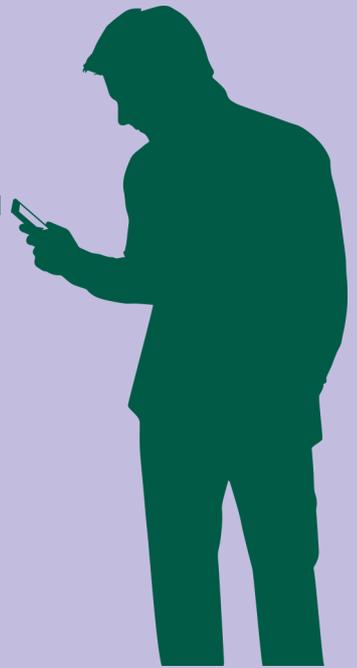
If you're in receipt of Universal Credit or other income-based benefits, you may be able to move to a cheaper deal with your broadband provider. You can change to a social tariff with your provider at any point without being charged a fee. Prices typically range from £10-£20 per month.

<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs>

Mobile phones

Mobile phone contracts must clearly state the cost of a handset and the cost of the airtime. If you already have a handset, you might consider a SIM-only deal or a pay-as-you-go deal.

Review your usage to work out how much mobile data, how many minutes and how many texts you'll need each month. You can use Ofcom-approved comparison sites to check for deals. Some companies also offer deals for those on benefits.



SIM-only deals

With a SIM-only contract, you pay a monthly charge to get a fixed amount of calls, texts and data. Some SIM-only deals operate on a one-month rolling contract, so you're free to change or cancel your contract every month. It's a great choice if you don't want to commit to a long contract.

As you don't get a handset, SIM-only deals are very affordable. Many networks have SIM plans that start from as little as £5 a month, which give you a good amount of data, and often unlimited minutes and texts. Many SIM-only deals also don't require a credit check. So it's a good option if you have a bad credit score, as you'll usually need to pass a credit check to get a mobile phone contract.

Pros:

- Very affordable, with deals starting from £5 a month
- Flexible – not tied to a long-term contract
- Simple and straightforward

Cons:

- You need to have your own handset

Pay monthly phone contract

With a pay monthly phone contract, you get a new handset along with a monthly allowance of minutes, texts and data. Compared to a pay-as-you-go deal, you'll get a generous amount of data, calls and texts. Plus, many networks like to throw in perks and rewards with a phone contract.

If you can't afford the cost of buying a handset outright, a pay monthly phone contract is your best bet. It'll spread that cost over the length of your contract, making it much more manageable to pay off in monthly instalments.

Some providers separate the amount you're paying for the handset and the amount you pay for the package, so the cost will fall once the initial contract is finished.

However, the downside is that you can be locked into a contract that lasts anything from 12 to 24 months and sometimes even more. If you're a real new-phone junkie, this may mean routinely paying extra to upgrade early.

Not to mention, you'll need to pass a credit check, as networks want to make sure you can pay off the handset.

Pros:

- Makes mobile phone prices more manageable by spreading the cost over the length of your contract
- Many networks offer incentives and rewards with pay monthly phone contracts

Cons:

- Works out as more expensive than if you'd bought a handset outright
- Requires you to pass a credit check, particularly for the latest and most expensive handsets
- Less flexibility – you're usually tied to a 12-month or 24-month contract

Pay-as-you-go

With a pay-as-you-go deal, you simply pay for the data, minutes and texts you use. There's no contract, so you don't need to pay a charge every month – you can choose to top up or leave whenever you like. And you won't need to pass any credit checks at all.

Some providers even offer great value bundles of data, call time and texts if you upload a certain amount of money each month, letting you use your phone almost like a contract.

The main difference between pay-as-you-go and a pay monthly phone contract is that you don't get a handset with pay-as-you-go. Instead, you're simply topping up your existing phone with credit to use.

If you're happy with your current mobile and aren't a heavy user, a pay-as-you-go deal may suit you well. You only need to top up whenever your phone credit is running low.

However, the rates you'll pay for every minute, text and GB of data used will be more expensive than if you get a SIM-only or pay monthly contract – both of which offer ample allowances for the price you pay. If you use your phone a lot, you'll likely end up paying more with a pay-as-you-go deal.

Pros:

- The most flexible option, with no contract at all
- No credit check required
- Good option if you don't use your phone too much

Cons:

- Works out as more expensive if you use your phone a lot
- You need to have your own handset

Council Tax

Council Tax is a priority payment as not paying can lead to court action, bailiff enforcement, deductions from wages/benefits, debts secured against your home, bankruptcy or even imprisonment.

Discounts

Some discounts are usually not income-related . You will need to let the council know if anyone in your household falls into one of the following groups:

- You live alone or only exempt people live in the property
- You only live with those under 18 or 19 and in education
- Students
- Long-term hospital patients, care home residents or prisoners
- Those with a severe mental impairment
- Ukrainians under the 'Homes for Ukraine' scheme
- Carers
- Member of a religious community
- Annexes
- Extra space needed in a property to meet the needs of a disabled person
- Second home or empty home

There are many more so it's worth checking your local authority's website to see the full list.

Reductions

Each council can set its own rules around Council Tax Reductions. The amount of the reduction depends on your household income and savings. Discounts can be up to 100%. Applications are made directly to your local council.



Discretionary discounts

All local authorities can offer discretionary discounts on Council Tax or write off accrued debts. Get in touch with the Council Tax team at your local council to ask for help. You can ask for a reduction under Section 13A of the Local Government Finance Act 1992.

You can use this template letter to write to request a reduction:

<https://nationaldebtline.org/sample-letters/ask-council-reduce-your-council-tax-ew/>

Government support

Energy

There are lots of ways to save money on your energy bill, some of which you can do yourself and some through your supplier.

Winter Fuel Payment

The Winter Fuel Payment is an annual one-off payment to help you pay for heating during the winter. You can usually get a Winter Fuel Payment if you were born on or before 25 September 1956.



You'll automatically get an extra 'pensioner cost of living payment' with your usual Winter Fuel Payment in either November or December. You should start getting the Winter Fuel Payment automatically once you reach State Pension age, but sometimes you might need to apply.

Without the extra support provided in 2022, these payments are between £250 and £600.

0800 7310160 (Monday-Friday, 8am-6pm)

Cold Weather Payment

Cold Weather Payments are one-off payments to help you pay for extra heating costs when it's very cold. You'll get a £25 payment each time the temperature drops below a specific temperature for a set period of time, if you're in receipt of certain means-tested benefits. This payment is automatic.

Energy Bills Support Scheme

All households with a domestic electricity connection in England, Scotland and Wales are eligible for a £400 non-repayable discount on their Winter energy bills.

- £66 in October and November
- £67 in December, January, February and March

You don't need to apply for this as all households will receive it.

The amounts will be deducted from your bill. If you have a traditional pre-payment meter, you will instead be sent vouchers by text, email or post to use where you usually top up your meter. If you haven't received these, **Speak to your supplier** as the vouchers do expire. Smart pre-payment meters will be directly topped up by your supplier, so you just need to check your balance.

If you pay your landlord directly for electricity they may pass on the discount to you and you should ask your landlord about this.



EBSS Alternative Funding and Alternative Fuel Payments

Households without a direct relationship to a domestic energy supplier, including many care home residents and those living in park homes, will receive a £400 discount on their fuel bills through the Energy Bills Support Scheme Alternative Funding (EBSS Alternative Funding). Online applications will open in January.

The government is also providing a further £200 Alternative Fuel Payment (AFP) to help those households in Great Britain who use alternative fuels such as biomass or heating oil to meet energy costs this winter. Most households eligible for the AFP support in Great Britain, will receive payment automatically via their electricity supplier in February, with no need to take any action. Those households who will need to apply for the AFP, for example because they do not have a relationship with an electricity supplier, will be able to do so in February, through the same GOV.UK portal as the one that will be used to apply for support under the EBSS Alternative Funding scheme.

Household Support Fund

Your local council may have support available to help with things such as energy and water bills, food and other essential items. Different councils have different criteria and different ways of providing support.

West Sussex Community Hub

033 022 27980 (9am-5pm every day)

<https://www.westsussex.gov.uk/communityhub>

Citizens Advice Energy team

01243 974063 (Monday-Friday 10am-4pm)

<https://www.arunchichestercab.org.uk/contact-us/energy-2022/>

<https://www.arunchichestercab.org.uk/email-advice-energy/>

Making your home more efficient

If you own your own property, or rent from a private landlord, you may be able to access schemes to help improve your EPC rating (see page 17). This should mean that your home costs less to run as it may have greater insulation or more efficient heating systems.

Sustainable Warmth

- Local Authority Delivery Phase 3 (LAD3) for those on a lower income with mains gas and a low EPC rating
- Home Upgrade Grant Phase 1 (HUG1) for those on a lower income that are off the gas grid with a low EPC rating

Boiler Upgrade Scheme

- A grant to cover part of the cost of replacing fossil fuel heating systems with a heat pump or biomass boiler
- £5,000 towards an air source heat pump, £6,000 towards a ground source heat pump and £5,000 towards a biomass boiler
- Must have a valid EPC with no outstanding recommendations for loft or cavity wall insulation
- You'll need to find a MCS certified installer to start the process

Energy Company Obligation (ECO)

- Currently in phase 4 with ECO+ currently in development
- Need to be in receipt of income-based benefits for ECO4
- Contact an obligated supplier: <https://www.ofgem.gov.uk/eco-supplier-contact-details>

If you'd like to see if you're eligible for any national or local home improvement grant schemes, or just want to know how you can improve your EPC rating, get independent energy advice.

Citizens Advice Energy team

01243 974063 (Monday-Friday 10am-4pm)

<https://www.arunchichestercab.org.uk/contact-us/energy-2022/>

<https://www.arunchichestercab.org.uk/email-advice-energy/>

West Sussex Affordable Energy

<https://westsussexenergy.co.uk/>

Cost of living payments

How much could you get?

| Who it's for | 2022-2023 | 2023-2024 | Total |
|---|---|-----------|------------|
| Those receiving income-related benefits | £650 | £900 | £1,550 |
| Those receiving disability-related benefits | £150 | £150 | £300 |
| Pensioners | Between £150-£300 on top of the Winter Fuel Payment | £300 | Up to £600 |

You won't need to apply for these payments as they're automatically paid into your account. If you think you were entitled to a payment but have not received it, you can report it online in some cases, or call the helpline for the relevant benefit.

<https://secure.dwp.gov.uk/report-a-missing-cost-of-living-payment/>

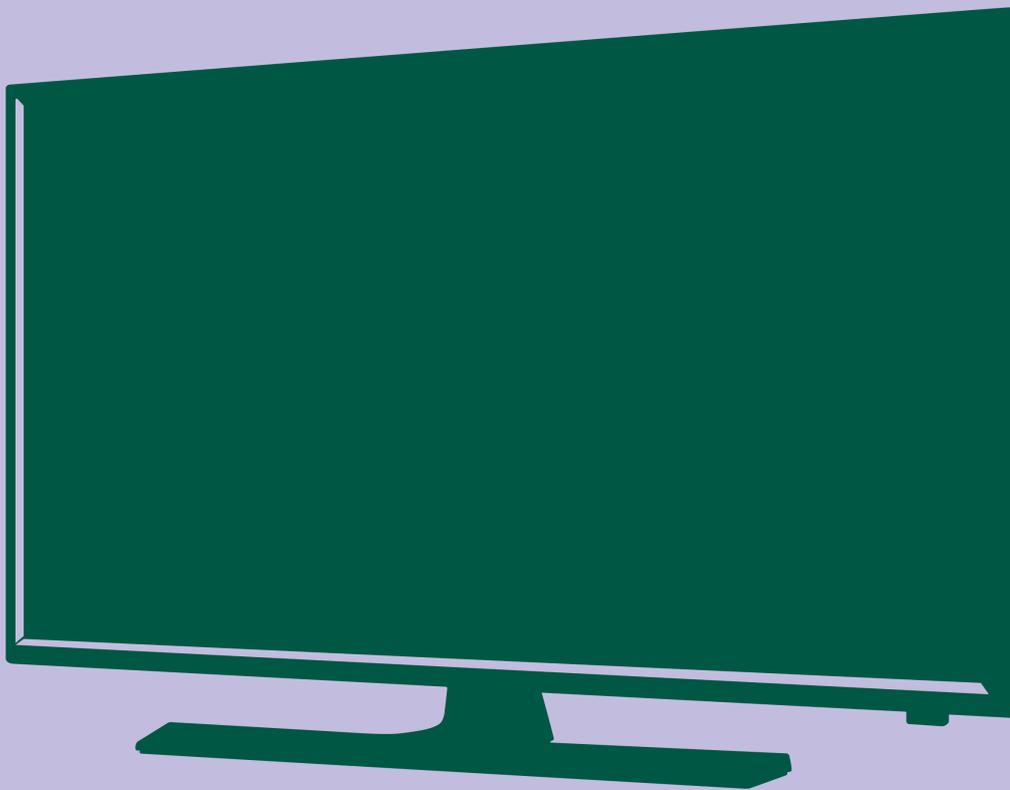
Flexible Support Fund

This fund is aimed at helping those that are out of work to find a job. It is administered at the discretion of Jobcentre Plus adviser in local jobcentres.

The fund is typically used for things like:

- Travel expenses to attend an interview
- Tools or uniform to start work
- Childcare costs for the first month if claiming Universal Credit

The amount available varies depending on your situation so speak to your Work Coach in the first instance.



TV Licence

If you're aged 75+ and you or your partner (at the same address) receive Pension Credit, you can apply for a free TV licence. You might also receive a reduction if you live in a care home, supported housing or similar, or you are blind or severely sight impaired.

0300 790 6117 (Monday-Friday 8.30am-6.30pm)

Help with food

The cost of food is increasing but there are lots of organisations that can help you access free or low cost food as well as ways to reduce food waste and save money.

Food Banks

If you can't afford food, your local foodbank may be able to help. Some foodbanks require a voucher or referral.

If you require help from a Trussell Trust food bank, you can request a voucher through the Help through Hardship line. These food banks usually provide 3 days worth of food for you and your household made up of tinned and dried foods.

0808 208 2138 (Monday-Friday 9am-5pm)

<https://www.trusselltrust.org/get-help/find-a-foodbank/>

Other food support

There are lots of free or low cost food options in the community. The Arun and Chichester Food Partnership have put together helpful sheets on all local provision on their website. This includes pantries and community meals.

<https://www.arunchichestercab.org.uk/acfp/>

If you have an urgent need, you can speak to the West Sussex Community Hub who may be able to provide support with essentials.

033 022 27980 (9am-5pm every day)

UKHarvest are a food rescue non-profit organisation who run a variety of pantries, cooking sessions, children's clubs and more. Many of their activities are low-cost or free, plus you'll be saving food from going to waste.

<https://www.ukharvest.org.uk/education/fed-and-nourished>

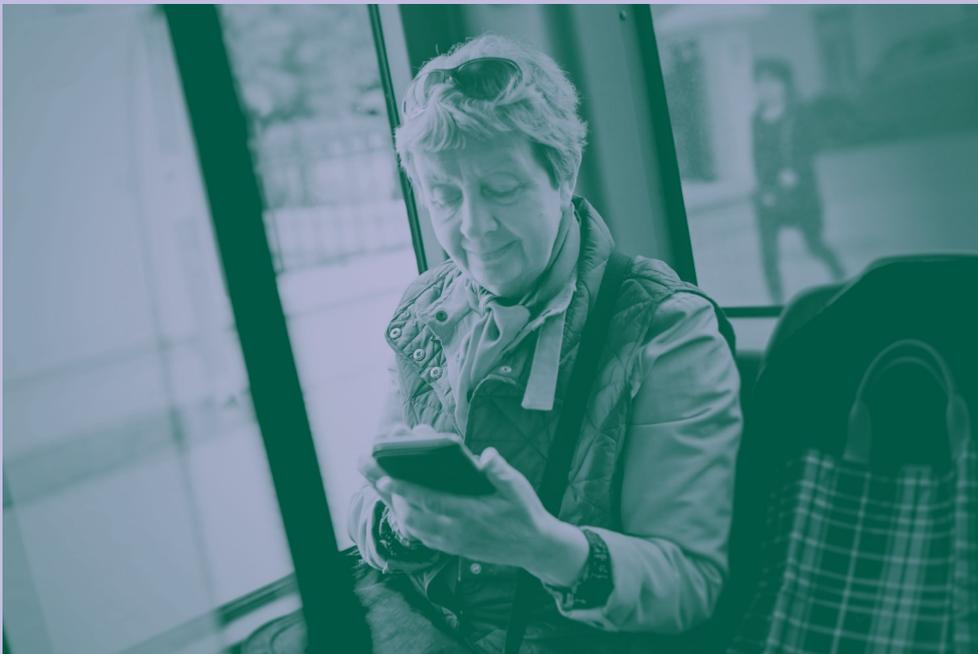
01243 696940

Food waste apps

Olio is an app that connects surplus from local businesses to volunteers who you can collect food and other items from, all completely free. There's also free and low cost items for sale and things to borrow from people in your area.

<https://olioex.com/>

To Good to Go offers customers 'magic bags' of surplus café, restaurant and shop food at highly reduced prices to prevent food from going to waste. As well as independent businesses, you can find stores such as the Co-op, One Stop and Costa on the app.



<https://toogoodtogo.co.uk/en-gb/>

The following companies typically offer free food when you download their app or sign up to their newsletter:

- Greggs
- Burger King
- Krispy Kreme
- Taco Bell
- McDonald's
- Subway

MoneySavingExpert have loads of other hints and tips on ways to access free or low cost food.

<https://www.moneysavingexpert.com/shopping/how-to-get-free-or-cheap-food/>

Healthy Start scheme



**Did you know you could
apply online for Healthy Start
in as little as 5 minutes?**



Apply for your prepaid
Healthy Start card now at:
www.healthystart.nhs.uk

If you're more than 10 weeks pregnant or have a child under 4, and are in receipt of an income-based benefit, you may be entitled to get help to buy healthy food and milk.

If you're eligible, you'll be sent a Healthy Start card with money on it that you can use in some UK shops. The card is topped up every 4 weeks. You can use your card to buy:

- plain liquid cow's milk
- fresh, frozen, and tinned fruit and vegetables
- fresh, dried, and tinned pulses
- infant formula milk based on cow's milk

You'll get:

- £4.25 each week of your pregnancy from the 10th week
- £8.50 each week for children from birth to 1 year old
- £4.25 each week for children between 1 and 4 years old
- free vitamins

0300 330 7010 (Monday-Friday 8am-6pm)
<https://www.healthystart.nhs.uk/>
Healthy.start@nhsbsa.nhs.uk

Food shopping

Some use tactics to get shoppers to spend more money in stores on items that aren't always the best value. These include:

- Placing more expensive items at eye level on shelves and cheaper ones on the bottom or top shelves
 - Buy one get one free offers
 - 3 for 2 offers
 - Special offers and limited time reductions
- 
- **Don't shop when you're hungry** – you're more likely to spend more on things you don't need.
 - **Look at cheaper alternatives** – often, there is very little or no difference between a premium and an economy brand product, especially on the basics such as pasta, milk, bread and butter.
 - **'Buy one, get one free' or '3 for 2'** – consider whether you really need these. It may be worth buying if it is a product you would use and can store, such as toiletries. Often these offers are not as cheap as they first appear.
 - **Use a meal planner** – if you've never used a meal planner before it's very simple. You plan, usually on a piece of paper, what you're going to eat for the week ahead for breakfast, lunch and dinner. You then create a shopping list of the items you need and you only buy those items.
 - **Find out the time they discount items** – there is a time in the day when supermarkets reduce items that may be nearing their expiration or best before date. Often, these items can be frozen and you can get discounts on some items of up to 75% off.
 - **If you have a supermarket loyalty card/app** – save up the points for a special occasion, birthday, or festive period.
 - **Look for any money off vouchers** – to save money on your shopping. There are many websites where these are listed, such as Money Saving Expert (www.moneysavingexpert.com) or Voucher Codes (www.vouchercodes.co.uk)

A great way to make sure you find the best deal on an item is to check its unit pricing. You will find unit prices on most supermarket labels. It helps customers compare similar items to get the best value. It is especially useful as similar products are often sold in different sizes. Calculating the unit price yourself is often difficult and time-consuming, especially when the quantity is not in rounded amounts.

Unit prices must be consistent, and they are usually shown by:

- Weight - in grams (g), or Kilograms (Kg)
- Volume - in litres (L), or millilitres (ml)
- Or price per item

The item below is a branded bag of pasta, and look, it's on special offer!

| | | |
|---|--------------|--|
| Big Brand Penne Pasta £1.60 | SAVE | See where it says £3.81 at the bottom of the label? That is the unit price. Unit prices can appear in different places on price labels in stores but should always be consistent. |
| 420g | £1.20 | |
| £3.81 per kg | | |

Now let's consider the next pasta. **The unit price is £2.64 per kilogram. That's £1.17 less per kilogram than the first item.** The pack of pasta is reduced by 25p, so it might seem like a worse offer, but we're buying more food for our money. We're getting more pasta in the pack, and the price is slightly cheaper.

| | |
|--|-------------|
| No Brand Penne Pasta £1.45 | SAVE |
| 550g | 25p |
| £2.64 per kg | |

Pasta keeps for a long time, and if you eat it regularly, it's something that could

| | | |
|-----------------------------------|--------------|---|
| Penne Pasta Family bag | £3.60 | be bought in bulk. This time we've seen a 3Kg bag of pasta. If we look at the unit price, it's £1.20 per kg. |
| 3Kg | | |
| £1.20 per kg | | |

our first example and £1.44 per Kg cheaper than the second example. If using 75g of dry pasta, there's enough for 40 portions.

Unit prices are useful for comparing prices on similar products, but they aren't the only thing that should lead your decision. For example:

- You may have a preference for a particular scent of shampoo
- Some items might have shorter shelf lives
- You might not have the storage space to buy the cheapest item if you have to buy it in bulk

The key thing to remember is that it's one of the tips you can use to help you save money over time. Let's look at our pasta examples again:

If every week we bought a bag of pasta for roughly £1.60 over a year, we would spend **£83.20**.

If once a month we bought a 3Kg bag of pasta for £3.60 over a year, we would spend **£43.30**.

Grow your own

Growing your own fruit, vegetables and herbs is a great way to not only save money, but to also improve your family's understanding of food systems, improve mental health and is a great hobby.

There are great hints and tips available to all, even if you're a complete beginner or have very little space.



<https://www.rhs.org.uk/advice/grow-your-own>

Community Growing

If you'd like to get involved in growing your own but can't commit enough time, don't know where to start or don't have the space, you could try community growing.

Arun and Chichester Food Partnership have put together a guide to starting a community garden and are setting up a network of community growing projects in the area.

<https://shorturl.at/dftzF>
communitygrowing@arunchichestercab.org.uk

Recipes

There are lots of great resources for low-cost recipes.

<https://www.bbcgoodfood.com/recipes/collection/cheap-eat-recipes>

<https://www.goodto.com/food/recipe-collections/cheap-family-meals-33813>

<https://endchildfoodpoverty.org/full-time-meals>

<https://www.ukharvest.org.uk/education/ukhrecipes>

<https://cookingonabootstrap.com/>

Saving money when cooking

Some ways of cooking cost far less than others. The below figures are just for electrical appliances but should give you an idea of how much it costs to use each appliance when making meals.

These figures are based on a price of 34p per kWh unit. Keep in mind this doesn't include standing charges and your own price may be different. Keep in mind cooking times also, e.g. cooking in the microwave usually requires a much shorter running time.

| Appliance | Usual kWh | Cost per minute (pence) |
|----------------------------|-----------|-------------------------|
| Electric double oven | 4-8.5 | 2.3-4.82 |
| Electric single oven | 2-2.2 | 1.13-1.25 |
| Fan-assisted electric oven | 0.87 | 0.49 |
| Induction hob | 1.95 | 1.1 (efficient) |
| Electric hob | 1.65 | 0.94 (high heat loss) |
| Microwave | 0.7 | 0.4 |
| Kettle | 1.5 | 0.85 |
| Air fryer | 1.2 | 0.68 |
| Toaster oven | 0.9-1.4 | 0.51-0.79 |
| Toaster | 0.9 | 0.51 |
| Slow cooker | 0.15-0.22 | 0.09-0.12 |

As an example, imagine you need to cook a piece of meat.

- In a single oven, it needs around 1hr, costing £0.71.
- In the air fryer, it needs around 45 minutes, costing £0.31.
- In the slow cooker, it needs around 4 hours on low, costing £0.22.

**Check the energy consumption of your electrical devices for accurate results.*

Taking out credit

If your money just isn't going far enough, you might be considering taking out credit. It's important to know what to look out for if you are in that position to ensure you still get the best possible deal and can manage in the future.

Checklist

About my personal situation:

- Do I really need to take out credit, or would another option be better, for example, saving or buying a used item?
- How much can I afford to repay each month?
- How long do I want to pay for it?
- Am I expecting a change in circumstances during the time I am borrowing? If so, how will it affect my ability to repay?
- What method of payment will suit me best?

About the credit deal:

- How much will it cost me?
- How does this compare with similar deals?
- Is it the best APR I can get?
- Are there any other charges not included in the APR?
- Will the interest stay the same?
- Are there extra charges if I pay the loan off early?
- What happens if I miss a payment?
- How much do I have to pay each month and for how long?
- What is the total amount I will pay back?
- Does the lender require security?
- Do I fully understand the credit agreement I am about to sign?
- Can I take the credit agreement away to think about?

APR (Annual Percentage Rate)

The APR is worked out taking into account the following things:

- the interest rate
- other charges you have to pay
- how long does the agreement last
- the amount and timing of the repayments

Some charges aren't included in the APR. These include things like charges made if you pay off the loan early. Lenders have to tell you what the APR is before you sign an agreement. The APR varies from lender to lender and between different types of credit. You can use the APR to compare what deals are on offer. Generally, the lower the APR, the better the deal for you.

Here's an example of how much you'd actually repay on a loan of £1,000 over 10 years based on different APRs.

| APR | Total |
|-----|--------|
| 5% | £1,266 |
| 10% | £1,557 |
| 15% | £1,867 |
| 20% | £2,191 |
| 25% | £2,523 |
| 30% | £2,860 |

**An interest rate, included in the APR, may be fixed or variable.*

Making minimum payments

You might be tempted to only pay the minimum amount on your credit card each month but this can soon add up.

- Based on an APR of 18.4%, a balance of **£66.49** with a minimum payment of **£5** per month would take **1 year and 3 months** to pay off and add **£8** of interest
- On the same APR rate, a balance of **£1,000** with a minimum payment of **£15** per month would take **17 years and 3 months** to pay off with **£2,091** of interest

Other fees

- **Arrangement fee** - Does the lender charge a fee for arranging the loan? If so, it is usually added to the loan amount, and you will pay interest on this as well as the loan amount.
- **Early repayment fee** - Are there extra charges if you repay the debt early? Some lenders charge an extra fee if you pay a loan off early.
- **Higher priced goods** - Are the goods more expensive than you can buy elsewhere? Sometimes the lender will charge you more for goods if you buy using credit.
- **Late Payment charge** - What happens if you miss a payment? There are often penalty fees if you miss a payment, these fees can increase how much you will have to pay back.

Use Money Helper's online loan calculator to work out how long it'll take to pay off a loan and how much you'll be paying in interest:

<https://www.moneyhelper.org.uk/en/everyday-money/credit-and-purchases/loan-calculator>

Looking after your money

There's a few things you can do to ensure you have a good idea of your financial health, how much spare income you have and how likely creditors are to lend to you.



Credit reports

A credit report is a record of your financial history including how well you make payments, such as bills and rent, and manage credit such as loans and credit cards. Financial organisations, such as banks and credit companies, energy and broadband companies, use your report to help them decide whether to do business with you or not.

Information on your credit history is used to create credit scores. These scores show you how much of a risk you are to lend to. The lower the credit score the higher the risk you are to lend to.

Credit scores vary from one credit reference agency (CRA) to another. It may be worthwhile to check what information each CRA has about you and see what scores each gives. There are 3 major companies in the UK called 'credit reference agencies' (CRAs) that compile the information on your credit report:

- Experian - www.experian.com
- Equifax - www.equifax.co.uk
- TransUnion - <https://www.transunion.co.uk/>

A credit report is a snapshot of your credit status at the time the report was made. Its main features include:

- Personal details
- Financial connections with others
- Electoral register details
- Bank and credit accounts
- Public record information such as bankruptcies and County Court Judgements
- Loans
- Missed payments or defaults
- Previous searches carried out on your credit file
- Your credit report doesn't hold any information related to your employment, income, savings and investments, recent purchases, race and religion, health, or criminal activities

Creating a budget plan

Have your bank statements or banking app to hand

A budget is most useful when it accurately reflects the money you receive and spend. Missing payments out of your budget can lead to it showing you have more or less money at the end of the week or month than you actually do. A great way to identify all of your spendings is to use your bank statements or look at your transactions through your banking app. We recommend at least three months worth of transactions.

Gather your receipts or keep a spending diary

Lots of payments can get overlooked in a budget due to the way in which we use money. For example, if once a week you buy a coffee for £2.50 whilst out on a walk and pay with cash you might overlook this when completing your budget. These transactions quickly add up. A great way to keep track of them is to keep a spending diary for a minimum of a week (but preferably a month) ahead of completing your budget. This could be a small notebook, an app or an online tool. Even if you haven't got these figures now you can complete your budget today and update it once you have all your information.

Be as realistic as possible with your figures

It's easy to underestimate how much you spend, or set unrealistic figures for your budget on what you'd ideally like to spend. For most people, it happens with regular expenses like groceries which aren't always the same. You might set an ideal figure, for example, £30 per week, but in reality, your grocery costs vary between £30 and £45. It's always better to use the larger figure, you'll have a more realistic budget and potentially find more money left over at the end.

Remember to include spending that happens occasionally

We all have things we pay for that don't come up on a weekly or monthly basis. This could be holidays, birthdays, school uniforms or other annual costs like an MOT or service for a vehicle. Not including these costs can have a dramatic effect on a budget, making it seem that there is more money left over each week or month. Remembering to include these costs in your budget will help you manage your money.

Have details and statements for any loans, credit cards, catalogues and hire purchases to hand

These statements will include important information like your interest rate (APR), minimum payment amount and current balances. This can be really useful in helping us discuss the features of the products you use and any options you may have to shop around and save money.

Calculators are your friend

You don't need to be great with maths in order to budget, but many people find it useful to have a calculator on hand, especially when working through your budget for the first time.

Weekly or monthly?

Budgets are easiest to follow when all the figures are in the same format. You may receive different incomes at different times, or have some bills you pay on a weekly basis and some you pay every month. When working out your budget it's best to pick either to do this with weekly or monthly figures. Below you will find some tips to help you convert your amounts:

To change weekly to monthly amounts -

Weekly figure x 52 (weeks) divided by 12 (months)

To change monthly to weekly amounts -

Monthly figure x 12 (months) divided by 52 (weeks)

Annual to monthly amounts—

Annual figure divided by 12

Four-weekly to monthly amounts -

Four-weekly x 13 (payments) divided by 12 (months)

Fortnightly to monthly amounts -

Fortnightly figure x 26 (payments) divided by 12 (months)

You can use online tools to create your own budget plan or call the organisation for support.

<https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner>

0800 011 3797 (Monday-Friday 8am-6pm)

<https://www.stepchange.org/debt-info/how-to-make-a-budget.aspx>

0800 138 1111 (Monday-Friday 8am-8pm, Saturday 8am-4pm)

<https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/>

0800 240 4420 (Monday-Friday 9am-5pm)

If you have a smartphone or tablet, you might prefer to use a budgeting app such as:

- Cleo
- Emma
- Money Dashboard
- Monefy
- Spendee
- Wallet (by budgetbakers)

You can use the following pages to keep track of your spending. Every time you make a purchase, add it to the sheet. You might be surprised at how much you actually spend each week.

| Outgoings | Monday | Tuesday | Wednesday | Thursday | Hints and tips |
|---------------------|--------|---------|-----------|----------|--|
| Item and Amount (£) | | | | | |
| Item and Amount (£) | | | | | |
| Item and Amount (£) | | | | | |
| Item and Amount (£) | | | | | |
| Item and Amount (£) | | | | | |
| Total | | | | | <ul style="list-style-type: none"> • Bulk-buy foods that don't go off, particularly if they are on offer • Use comparison sites to find out which shops have the cheapest products • Don't buy bottled water, take a reusable bottle out with you instead • Book in advance if travelling by train, it is often cheaper • Buy own-brand goods at the supermarket • Get cash back for shopping online • Turn appliances off when not in use • Use cash instead of cards so you can see what you're spending • Take lunch to work rather than buying it whilst you're out • Share travel (car rides) to cut costs • Use discount websites to save on days out |

| Outgoings | Friday | Saturday | Sunday | Hints and tips |
|---------------------|--------|----------|--------|--|
| Item and Amount (£) | | | | |
| Item and Amount (£) | | | | |
| Item and Amount (£) | | | | |
| Item and Amount (£) | | | | |
| Item and Amount (£) | | | | |
| Total | | | | <ul style="list-style-type: none"> • Walk or ride to work when the weather is good to stay healthy and save money • Don't shop on an empty stomach - you're likely to buy more if you do • Look at saving on groceries by finding out when food is reduced at your local supermarket • Use coupons and discount codes when shopping in-store or online • Look at your subscriptions. Do you need or make use of them? Look at your direct debits and cancel anything unnecessary • Make a meal planner for the week and only buy what you need • Switch off lights in rooms that are not being used. Washing full loads of clothes at a low temperature helps you save money too. |

Savings

There are lots of benefits to having savings. Here are just a few:

1. **Protect you against emergencies** – saving money helps when you encounter an emergency. If you have a loss of income, your TV stops working, your car breaks down, or your washing machine stops working, having savings can provide a safety net.
2. **It helps you achieve your goals** – saving money can help you to achieve your life goals. For example, if you want to take driving lessons or go on a dream holiday, it can become possible by saving.
3. **Using savings as an alternative to credit** might mean that you pay less for a purchase by shopping around and buying outright.
4. **Your money, your choice** – having a savings account means you have the freedom to decide how to spend it and what to spend it on. You can let your savings build-up, or you can use them towards a saving goal.
5. **Increased money confidence** – knowing that you have a savings buffer can help reduce worry about money or what you would do in the event of a job loss or an emergency.
6. **It helps you prepare for retirement** – if you save regularly through a private or workplace pension, this will build up over the years and help you financially when you retire.
7. **Help pay for large purchases or life events** – if you want to buy a car, house, or go to university or are looking to get married, then saving money can help you achieve these goals. It may take a while but setting up a savings plan and small amounts regularly can make those bigger purchases possible over time.

Types of savings accounts

There are lots of different types of savings accounts:



- Instant and easy access accounts
- Regular savings accounts
- Cash Individual Savings Account
- Credit union savings accounts
- Fixed-term deposit accounts
- Index-linked accounts
- Child Trust Fund (CTF)
- Junior Individual Savings Account
- Sharia-compliant savings

To see all the pros and cons of each, go to <https://urlis.net/t21rmhw>

Money Personality Quiz

1. Do you know how much money you have on you now?

- A. Yes, to the nearest penny
- B. Yes, to the nearest pound
- C. I have a vague idea

2. Do you know how much money you have coming in each week or each month?

- A. Yes, I know exactly
- B. Yes, to the nearest £10
- C. Yes, to the nearest £50

3. At the end of the week or the month have you:

- A. Spent most of your money but have a bit put aside in case of an emergency
- B. Spent all of your money and sometimes just a little bit more than you can really afford to
- C. No idea how much money you have spent

4. If you lost your job, you could live independently for:

- A. 6 months
- B. A couple of months
- C. A couple of weeks

5. You inherit £10,000. What do you do with the money?

- A. Invest and save
- B. Pay off all your debt
- C. Buy something you really want

6. When you get your income, do you:

- A. Put a little aside, and budget the rest to pay for priorities
- B. Spend it on things that you need to pay for, and spend the rest on things that you want
- C. Take it all out and spend it, but usually, there is not much left to last you until you next get money

7. Do you save money:

- A. Every week, even if it's just a little bit
- B. When you have spare cash
- C. Never

8. When it comes to saving money:

- A. I really enjoy saving. In fact, I spend a lot of time and energy thinking about how to save
- B. I have trouble saving money, and I worry about it sometimes
- C. I know I should be saving, but I never seem to be able to

9. When I'm not feeling my best:

- A. Thinking of ways to make more money makes me feel better
- B. Spending money does not cheer me up
- C. I always spend money to cheer me up

10. If I won a million pounds in the lottery, I would be:

- A. Very happy. I would start thinking about how to invest my winnings
- B. Wildly excited. From now on I could buy anything I wanted
- C. Totally overwhelmed. I would have no idea how to handle it

How did you do?

- **Mostly As**—you're aware of your finances, prepared and a confident budgeter.
- **Mostly Bs**—you're on track but spending a bit of time focussing on your budget might help make you feel more in control.
- **Mostly Cs**—you might find you're at risk of going into debt or running out of money. Work through this guide to help you plan and maximise your money and reach out for support if you need to.



Looking after your wellbeing

Mental health

West Sussex Mind

0300 303 5652 (Monday-Friday 10am-4pm)

Sussex Mental Healthline

0800 0309 500 or call 111 and press 2 (always open)

Money advice

Citizens Advice

0800 240 4420 (Monday-Friday 9am-5pm)

Money Helper

0800 011 3797 (Monday-Friday 8am-6pm)

StepChange

0800 138 1111 (Monday-Friday 8am-8pm, Saturday 8am-4pm)

Caring and disabled people

Carers Support West Sussex

0300 028 8888 (Mon-Fri 9am-5pm (Wed until 7pm), Saturday 10am-12pm)

Adults' CarePoint (social care)

01243 642121

Benefits

Help to Claim (Universal Credit)

0800 144 8 444 (Monday-Friday 8am-6pm)

DWP: JSA, ESA, Income Support and Incapacity Benefit

0800 169 0310 (Monday-Friday 8am-5pm)

Urgent food or energy help

West Sussex Community Hub

033 022 27980 (9am-5pm every day)

Help through Hardship (foodbank vouchers)

0808 208 2138 (Monday-Friday 9am-5pm)



Your goals

What 3 things could you do to increase your income?

1. _____
2. _____
3. _____

What 3 things could you do to reduce your expenditure?

1. _____
2. _____
3. _____



This pack was created January 2023 by Arun and Chichester Citizens Advice. For any updates, errors or suggestions, please email admin@arunchichestercab.org.uk. The pack may be reproduced without amendments and is available in both online and printed formats. Information correct at time of production. Government and support offers may change.

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Arun &
Chichester

Supporting people through the cost-of-living crisis