

# COST OF LIVING HELP FOR

Citizens Advice Bucks offers a range of help to support you with making the most of your income in this cost of living crisis and for life.

# FAMILIES

You are not alone if you are struggling to afford to live. We are here to help.





Our "Buckinghamshire cost of living crisis community" on Facebook is for everyone who wants to hear up-todate help on how to save money and includes:

- Details of discounted and free days out with children
- Holiday activities
- Savings available during school holidays
- Details about local food recycling programmes helping you to get free or discounted food
- Information about grant help available
- Information about warm space projects locally. These offer warm spaces to go to on the weekend or can help save whilst working from home
- Up-to-date advice on Government help schemes
- Tips from other individuals and charities

Find us by clicking the below link or scanning the QR <a href="https://www.facebook.com/groups/1098251044419063">https://www.facebook.com/groups/1098251044419063</a>

# **Money Matters Community**

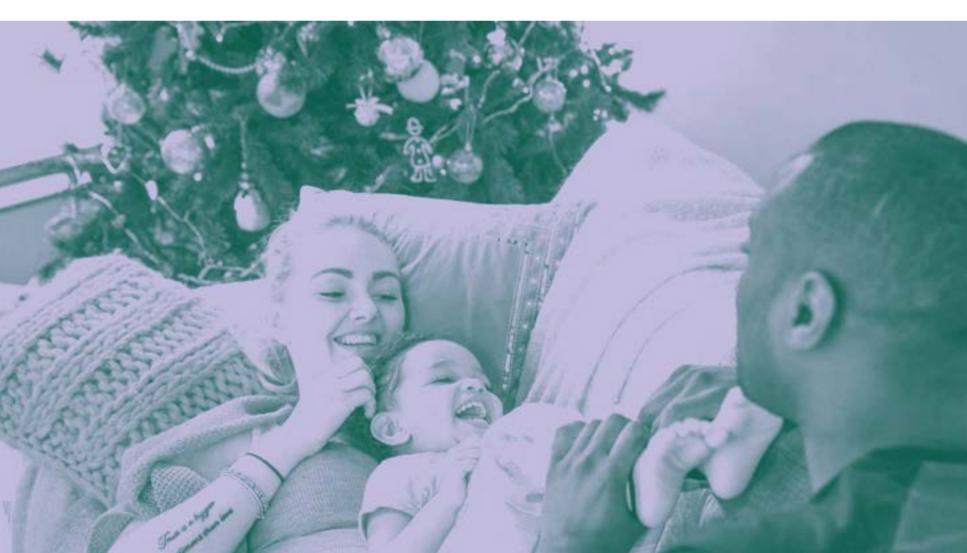


Money Matters is a FREE financial education training programme to help you make the most out of your money and make better financial choices. Our courses are for all age groups and backgrounds, from school children to the elderly. Money affects us all differently throughout various stages in life and there is always something new to learn- from opening a bank account, starting to budget and understanding your insurance and pension options. We can help - we have a variety of topics available!

We deliver sessions online so that you can learn from the comfort of your own home or you can join us in person for courses across Bucks- whichever is easier for you.

Let's build our confidence around our finances, together! Sign-up for FREE today, via our self-referral form linked here or scan the QR: <a href="https://citizensadvicebucks.org.uk/money-matters">https://citizensadvicebucks.org.uk/money-matters</a>

Follow us on Instagram for the latest tips & ticks: <a href="https://www.instagram.com/moneymattersbucks/">https://www.instagram.com/moneymattersbucks/</a>



## Help with benefits and maximising your income

Many people in Buckinghamshire are not claiming benefits that they are entitled to.

You can claim benefits if you:

- Care for someone with a disability or a long term illness or if they are elderly and infirm
- Have a long-term illness or disability
- Are on a low income
- Have dependent children
- Have childcare costs
- Are a single parent household
- And many more other reasons

The best way of checking your benefits is to visit our website and complete our benefits calculator. You can do this by following the link or scanning the QR <a href="https://www.citizensadvicebucks.org.uk/get-advice/benefits">www.citizensadvicebucks.org.uk/get-advice/benefits</a>

You can also call the Help to Claim line below for new UC claims or our number if you have benefit issues.

#### **BENEFITS HELPLINES**



Help to claim Universal Credit 0800 144 8444

Citizens Advice Bucks
help with all other benefits or issues with your Universal Credit
0808 278 7938





If you find the benefits process confusing, or too difficult- we help.



#### **HELP WITH ENERGY COSTS**

Our National Consumer Helpline can help you look at your energy use at home, or even help you find grants towards your energy bills (proof of your situation will be needed). We can also help with problems around your supply being disconnected or being threatened with disconnection, or problems with your prepayment meters. We can help you resolve any disputes or problems you might have with energy suppliers too.

You can contact the Citizens Advice Consumer helpline on:

#### 0808 223 1133

#### **Saving Energy at Home**

There are a range of ways you can save energy at home:

- if you have one, use your tumble dryer less try to dry your clothes outside or by an open window instead
- run your washing machine at 30 degrees and make sure you wash a full load when you can
- use LED or other energy-efficient light bulbs
- turn off plug sockets at the wall if you're not using them
- close your curtains in the evening to keep in heat when it's cold
- make sure your fridge is set between 3 and 5 degrees and defrost your freezer regularly



#### **HELP WITH FOOD COSTS**

Citizens Advice Bucks offers an emergency foodbank helpline across Bucks and can issue the vouchers needed by local foodbanks in order for you to receive an emergency parcel from them.

We are linked with all local foodbanks and can help ensure you and your family have enough to eat. We will ask you about your situation and try to help you so that your situation improves and you can afford food in the future. We are confidential and here to support. We are never judgmental.

Food bank emergency helpline: 01494 785660.

#### **Food Recycling Programmes**

Food recycling programmes give out food that would otherwise be thrown away due to best before dates and give away quickly to any household regardless of your financial situation. They are very much about reducing food waste. Such programs include community fridges as well as apps such as Olio and 'Too Good To Go' They can be a great way of saving money on food or getting it completely free. You can find out more about these recycling programs on our Cost of Living Crisis Support Buckinghamshire Facebook group mentioned earlier in this leaflet as well as our website. <a href="https://citizensadvicebucks.org.uk/">https://citizensadvicebucks.org.uk/</a>



Check these energy advice webpages for more advice, call the number above or scan the QR

### More help we can offer ...



If you are in debt or have money problems, you are not alone. We know it can be scary to face up to what to do about outstanding bills. When you have debts and problems paying your rent or mortgage it can all feel too much.

You can get help from us completely confidentially and independently. We can help you rearrange debts to make them more affordable to pay back, or sometimes write them off completely. Doing this can give you money back in your pocket for the essentials like your food and priority bills. We have two specialist debt services that can help you:

Debt Helpline (national): 0800 240 4420

Buckinghamshire-only helpline: 0808 279 7938



You may also find it helpful to watch our videos on debt available on our YouTube. Just click <u>here</u> or scan the QR.





If you are having problems with getting your landlord to maintain your home, or having difficulties paying your rent, we might be able to help.

We can help you be sure of your renting rights. We can also help look at your benefits situation, get the most out of your income and help you with checking eligibility for housing benefit. A good first port of call is to check if you are eligible for housing benefits by visiting our website at:

#### www.citizensadvicebucks/get-advice/benefits

If you have bought your own home and are struggling to keep up repayments, please get in touch to find out what you can do to prevent your house from being repossessed.

### More help we can offer ...



If you are having difficulties getting your rights met at work, whether that is being paid the minimum wage, being allowed to take parental leave, holiday or sick leave, you can find out your rights from us.

We also advise on discrimination at work and other issues that may arise-like equal pay disputes. You can contact us via our email support in the first instance, and we will get one of our employment advisers to get in touch with you. Just click on the link or scan the QR:

www.citizensadvicebucks/get-advice/emailus



### **About us:**

Citizens Advice Bucks is a local charity that provides free, impartial and confidential advice on any problem you might face. Expert advisers can help with issues involving benefits, debt, housing, employment, consumer rights, immigration, discrimination and more! Citizens Advice also offer support with filling in forms, negotiating with third parties and writing letters.

For general advice visit our website at <u>www.citizensadvicebucks.org.uk</u>. There is a wealth of information on our pages or you can search using our online info search tool. You can also send us an email if your situation is not an emergency.

You can call our adviceline on 0808 278 7938- We ask that you please look at our website first if you can as you may find the info you need on there or find it is easier to send us an email or use one of our other specific National Helplines. Our charity can get very busy so this helps us keep the phoneline service more open to those who are vulnerable or in an emergency. Thank you.









Keep up to date by searching for us online- or click on the icons

### Join us and volunteer!

We have a range of volunteer jobs available. You may wish to train up to be an expert adviser. Join our admin team or attend events to let the public know about our charity and how they can access our services. If you would like to find out more you can scan the QR code, visit our website or give our training team a call on 01494 328121

Scan for more info, head or over to our website









