

COST OF LIVING

HOW TO MAKE YOUR MONEY GO FURTHER



HERE ARE FOUR THINGS EXPERTS SUGGEST PEOPLE CAN DO TO LESSEN THE IMPACT OF SOARING ENERGY BILLS.



HEAT THE HUMAN, NOT THE HOME

Money Saving Expert, Martin Lewis, shared this advice, due to the severity of the current situation:

- Buying base layer clothing
- Investing in heated blankets
- Purchasing oversized blanket hoodies
- Keeping your feet warm with rugs and slippers

GET YOUR BOILER SERVICED

Boilers not serviced regularly can massively impact their efficiency and costs to run. Always use a Gas Safe engineer to carry out your boiler service. We'd be happy to recommend local, trusted engineers who can carry out this work.

START SMALL

The energy advice websites advocate the importance (and benefit) of changing our energy habits, where possible. Simple suggestions include;

- Switch off items which are always on standby mode
- Get a smart meter if you don't already have one
- Find out what your energy suppliers off-peak rates are

KNOW WHAT GOVERNMENT HELP YOU ARE ENTITLED TO

It can be confusing trying to work out Government support is available to you. The best advice you will find is on www.gov.uk or contact www.citizensadvice.org.uk

HERE ARE FOUR TIPS YOU CAN DO TO LESSEN YOUR FOOD BILLS.

PLAN YOUR MEALS

We know writing a shopping list seems like a chore, but let's face it, it really does pay to plan what you're going to eat. And if you are really strict, only pick up what is on your list, do not be tempted by the sweetie aisle!

BULK COOK AND FREEZE

If you're making a Bolognese, make double and freeze half. it takes no more effort, and you'll feel great for being organised when a homemade ready meal is waiting for you a week later. Batch cooking recipes not only saves you time, but often money.

DITCH EXPENSIVE TAKEAWAYS

A supermarket pizza still gives you a cook-free treat but at a fraction of the cost. Or make your own 'fakeaways'. There are plenty of online recipes to bring the taste of takeaway back to your home.

LOVE LEFTOVERS

Creating meals from leftovers doesn't mean second best. All you need to do is think before you throw. Could those chicken roast leftovers go in a risotto? Could those old bread bits be whizzed up and frozen into breadcrumbs?

SWITCH UP YOUR BRANDS

Getting out of your comfort zone when it comes to the brands you buy can add up to savings. For example, if you always buy named brands, why not try a slightly cheaper brand and see if you enjoy it?

BONUS TIPS

Be savvy about online shopping - if you do shop online, remember to seek out the special offers and try to use any available free delivery codes. if not, get it delivered midweek when it's usually cheaper.



FIVE THINGS YOU CAN LOOK AT WHEN IT COMES CONTROLLING YOUR HOUSEHOLD EXPENSES.



HOME BUDGET

There are plenty of good templates and free spreadsheets available online to help you better understand your finances.

BROADBAND, TV & PHONE RATES

Are you on the best possible mobile phone, TV and broadband deals? Shop around using comparison sites.

COUNCIL TAX

According to Money Saving Expert, up to 400,000 homes are in the wrong Council Tax band, so it's worth making sure you're not being overcharged. It shouldn't take more than 10 minutes to find out. And you might end up saving hundreds of pounds and getting a rebate.

HOMEOWNERS

If you are a homeowner with your mortgage on your mind, it's worth having a chat with an independent mortgage advisor.

Depending on the length on the current mortgage, it could be a good time to seek out a new deal.

WASTE NOT, WANT NOT

Once you've done your budget, do any glaring 'money down the drain' things leap out? Do you need all those digital subscriptions? Are those daily trips to the convenience shop, instead of a couple of bigger weekly shops, hitting you in the pocket?

SOME THINGS ARE PRICELESS

IT'S IMPORTANT TO REMEMBER THAT WHILE MANY OF US ARE FACING SIGNIFICANT FINANCIAL CHALLENGES, THERE ARE SOME THINGS THAT ARE PRICELESS.

Your health and wellbeing are two of these things you can't put a price tag on.

The tips below on coping if you are experiencing anxiety and stress due to the current economic situation were originally shared on www.giveusashout.org

BE OPEN ABOUT FINANCIAL CHALLENGES

Talking about financial challenges can be difficult, but it can help to take your thoughts out of your head by discussing them with a friend.

SLEEP AND REST ARE ESSENTIAL

If you're struggling to sleep, get up and write a list of things on your mind, listen to some calming music and consciously empty your head of racing thoughts.

LOOK AT YOUR PHYSICAL HEALTH

Stay active by walking or running on your own, or with a friend, talking or listening to music or a podcast. These activities can help support your wellbeing and help boost your mood.

TAKE SOME TIME FOR YOURSELF

It can be hard to focus on 'me time' when things are feeling overwhelming, but focused breathing helps to control feelings of anxiety and will allow you to relax.

WHERE TO GET HELP AND SUPPORT

BELOW IS A LIST OF CHARITIES, ORGANISATION AND PEOPLE OFFERING SOUND ADVICE AND SUPPORT

MoneySavingExpert

A passionate expert and a helpful website - www.moneysavingexpert.com



A charity providing free advice and help for people in debt.



One of the largest organisations offering advice and expertise on many things affecting people in the UK today. Its website has a helpful section focusing on the cost of living crisis and what help is available. www.citizensadvice.org.uk



At times like this, our mental health can be severely strained. The well-respected Samaritans charity offers 24/7 support and a compassionate ear. Helpline: 116 123 (Monday - Sunday at any time) www.samaritans.org



A free, confidential, 24/7 service that allows you to anonymously text 'SHOUT' to 85258 to start a chat with a trained volunteer. www.giveusashout.org



A charity focused on climate emergencies and offering sound advice on all things energy. www.energysavingtrust.org.uk



This website helps you easily find a foodbank local to you. www.trusselltrust.org



HM Government

The Government has a range of information on support available to people, which you can access online. www.gov.uk/cost-of-living



Here are some podcasts offering cost of living advice, money-saving ideas and a sense of community. www.mrsmummypenny.co.uk
The Which? Money Podcast
www.which.co.uk/money/podcast



Seek out local community groups on Facebook that can often include posts on where to find advice, neighborly support offered and what's needed by local people.