

# Financial Support

## **Cost of Living Payment - GOV**

You may get a payment of £901 paid in 3 lump sums of £301, £299 and £300 from May 2023 if you're getting any of the following:

- Universal Credit
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- income Support
- Pension Credit

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## **Budgeting Tools**

You should use our budgeting tool to help you understand:

· what money you've got coming in and what you have going out  
· where you might be able to cut costs.

Barclays Digital Eagles - **Downloadable planner**

Work out your budget - **from Citizen's Advice**

Budget Planner Spreadsheet - **Money Saving Expert**

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## **Help For Households - Cost of Living Support - GOV**

- **Income support - Find out how to support your income**
- **Help With Energy Bills**
- **Help With Childcare**
- **Housing Support**
- **Transport Costs Help**

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Citizens Advice Liverpool have put together some resources to help

Visit the Citizens Advice website for self-help advice for help with:

- **Paying your energy bills**
- **If you're struggling with living costs**
- **Reducing your regular living costs**
- **Getting help from a foodbank**
- **If you can't pay your bills**
- **Working out a budget**

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## **Budgeting loans**

You may be eligible for a Budgeting Loan if you've been on certain benefits for 6 months. This can be used for household items, rent in advance and travelling costs.

- **Check if you're eligible for a Budgeting Loan**



### **Cheaper phone and broadband**

You may be eligible to move onto a social tariff if you're struggling to afford your broadband or phone services. - [Check the Ofcom website to see if you can switch to a social tariff](#)

### **Help paying your Water Bill**

Many water companies run hardship schemes or fund independent charitable trusts which can help you pay your bills. - [Get support paying your Water Bill](#)

### **50% off travel if you're on Universal Credit**

You may be eligible for a Jobcentre Plus Travel Discount Card if you're on Universal Credit. - [Find out more information on the National Rail website](#)

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### **Liverpool Citizens Support Scheme**

The Liverpool Citizens Support Scheme exists to help vulnerable people in short term crisis to meet the needs for food and essential items or to maintain your independence in the community. Funding for the scheme is limited and we consider the total number of people applying and what funds are available when deciding.

There is normally a limit of two awards within a 12 month period, beginning from the date the first award is made. If you complete a single application and, as a result, receive both a Home Needs and Urgent Needs Award, this will only count as one award.

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### **Uniform Tax & Other Working Expenses Help**


### **On minimum wage? Are you actually being underpaid?**

It's thought HALF A MILLION minimum wage employees don't realise they've been underpaid – as their pay may not cover all the time they're classed as working, or they have to buy items to do their job. If so, you may be due £100s or £1,000s back. Read what to look for in our [National Minimum Wage](#) guide.

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### **Help to Save**

Help to Save is a type of savings account. It allows certain people entitled to Working Tax Credit or receiving Universal Credit to get a bonus of 50p for every £1 they save over 4 years.



### **Help For Households Campaign**

Businesses have banded together and are offering a variety of different discounts and offers to help ease the worries during the cost of living crisis.

Click the link to see offers from supermarkets, retail stores, utilities and travel.

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### **How to Check Your Universal Credit Statement**

If you're working and on universal credit, it's important to get into the habit of checking your universal credit statement each month. This will help you budget for the month ahead, and see if there are any errors that need fixing – especially if you're paid different amounts each month.

This link has important to see if you're likely affected by the under- or overpayment issue.

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### **Lightening Reach Portal**

If you're struggling financially and need help with money, you may be eligible to apply for financial support such as grants, local schemes and discounted tariffs.


The secure Lightning Reach portal allows you to find and apply for support from multiple providers, quickly and easily.

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### **British Gas Customers - Trust Energy Support Fund**

- Grant - Through the fund, thousands of eligible British Gas customers with fuel debt of £250 to £1,500 can apply for grants to help pay their energy bills over the coming months
- Date(s) - The fund will remain open until all the money invested has been awarded

In addition, the Trust also runs the Individual and Families Debt Write-Off Fund which is open to British Gas and non-British Gas customers with an energy debt between £250 and £1500.



### **Energy Project Plus**

Money saving advice that will help energy bills.

Much of their advice is centred around the 4 solutions to fuel poverty –

1. Avoiding excessively high energy tariffs
2. Adopting more energy efficient behaviour at home
3. Installing energy efficient products and appliances
4. Maximising household income

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### **Social Supermarket – Centre 63**

You can buy a healthy weekly shop for under £10 (there are also some items that are free of charge) This service is confidential. **Cash Only**

**Open Every Wednesday – 10am – 2pm**


Main Hall, Centre 63, Old Hall Lane, Kirkby, Merseyside, L32 5TH

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### **Liverpool Community Grocery**

Anyone can become a member of Liverpool Community Grocery. For just a £5 annual membership you can shop in the store up to 2 times a week, filling your basket for just £4 each time.

Hillsong Church, 7 Mann Street, Liverpool, L8 5AF (Mon – Fri 9-5)





# Debt Support

It's safe to assume you're in debt crisis if:

- You're struggling to pay all basic outgoings, eg, mortgage, rent, energy bills and credit card minimums, or
- Your debts (excluding your mortgage) are bigger than a year's income after tax.

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## **Martin Lewis – Money Saving Expert – Debt Help**

A debt management plan (DMP) is an agreement between you and your creditors to pay your debts. You make regular payments to a licensed debt management company, the company then shares this money out between your creditors. DMPs rely on you having spare cash to repay your creditors, and for them to accept that they'll get their money over a longer period than set out in your credit agreement.

**StepChange Debt Charity** and **Payplan** can arrange a fee-free debt management plan for you, meaning every penny that you send will go towards repaying your debts.

Debt management plans can only be used to pay 'unsecured' debts, for example, debts that haven't been guaranteed against your property. Unlike some of the other debt arrangements, a DMP is not legally binding, and you can cancel it at any point.

- **Make a debt management plan with creditors**
- Debt smaller than £5,000? Administration Order
- Debt smaller than £30,000? Debt relief orders
- Debt greater than £30,000? Individual voluntary arrangements
- Bankruptcy – the last resort

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## **Citizen's Advice Bureau – Help With Debt**

- Collecting information about your debts
- Check if you have to pay a debt
- Work out which debts to deal with first
- Check if you can increase your income
- Reducing your regular living costs
- Check your options for getting out of debt
- Making a plan to pay your debts
- Dealing with rent arrears in private tenancies
- Dealing with rent arrears in social housing
- Dealing with Council Tax arrears
- Dealing with mortgage arrears
- Paying a court fine
- Dealing with income tax arrears

**IF you're dealing with Loan Sharks, please click here**



# Extra Tips to help save £

## In the Kitchen

- If you have a slow cooker it can be far cheaper to use that instead of a gas or electric hob, a good sized slow cooker can be used to prepare a meal for a family of four for two days, especially if it's something like a chilli or bolognese.
- Batch Cooking is ideal for those with freezers, it reduces food waste dramatically and uses up those veggies that in my kitchen used to start sprouting.
- Turn off appliances at the socket such as Micro waves, coffee machines. That little LED or clock is still using your leccy even if not much.
- Use a fast wash cycle on thirty for clothing that has only been worn once, it simply isn't that dirty to need a forty degree full wash.
- To save money on expensive proteins like chicken and beef check out some vegetarian recipes which use pulses to replace the protein.

## In the bathroom...

- Quick showers are much cheaper and save water than running a bath. If like me you love a bath just try filling it a couple of inches lower.
- Unplug chargers for Toothbrushes, razors etc...

## Around the home....

- Unplug any iPad, tablet, phone or laptop chargers not in use. When plugged in they are still taking a little bit of energy, that's why they get warm even when not charging a device.
- Turn off printers when not in use.
- Basically if it isn't being used and has a stand by mode turn it off at the socket, apart from TV Boxes, obviously we don't want you missing that all important bake off or strictly final.

## The car....

- Tyre pressures, fuel cleaner additives and remove the junk in the trunk. Every pound you don't need to cart around makes a difference to your fuel economy.
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