

16 things...

that could help if you or someone you know
is struggling with day to day living costs

**COST
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Shropshire
Council

16 things that could help if you or someone you know is struggling with day to day living costs.

Many people in Shropshire are worried about the rising cost of living. There are three key things we want everyone to know:

- If you or someone you know is worried about money or struggling right now, you are not alone. Many people in Shropshire are worried about rising living costs.
- There may be steps you can take. We have brought together this list of 16 things which may help your situation.
- If you are getting into debt or your mental health is suffering, don't wait to get help. Help is available at any stage. See below to find out who to contact for support.

Key Resources:

- Shropshire Council Cost of Living Help webpage has further information on the help which is available here: www.shropshire.gov.uk/cost-of-living-help/
- Worrying About Money Leaflet can help you identify who to turn to for support in Shropshire visit: www.worryingaboutmoney.co.uk/shropshire

Step 1: Can you maximise your income?

Check you are getting the right amount from your employment.

- Check the National Minimum Wage calculator, visit: www.gov.uk/am-i-getting-minimum-wage
- Check when your employer can make deductions from your pay, visit: www.gov.uk/understanding-your-pay/deductions-from-your-pay
- Check you're paying the right amount of tax, visit www.gov.uk/income-tax/check-youre-paying-the-right-amount
- If you are married and on a low income apply for the Marriage Allowance, visit: www.gov.uk/marriage-allowance/how-to-apply
- If you are registered blind apply for Blind Person's Allowance, visit: www.gov.uk/blind-persons-allowance/how-to-claim
- Check if you can get tax relief on things that are essential for your job, visit: www.gov.uk/income-tax-reliefs

Check to make sure you're not one of up to 7 million people in the UK missing out on income-related state benefits.

- Use a free benefits calculator, visit: www.gov.uk/benefits-calculators
- Check the full list of benefits, visit: www.turn2us.org.uk/Your-Situation
- Seek advice or help with applications:
 - Contact Citizens Advice Shropshire (0808 278 7894) for one-to-one help or visit: www.cabshropshire.org.uk
 - Age UK Shropshire Telford & Wrekin's benefits team on 01743 223123. visit: www.ageuk.org.uk/shropshireandtelford/our-services/information-advice/benefits-money/
 - A4U (01743 539201) for people with disabilities (particularly Autism) or visit: <https://a4u.org.uk/>

If you're over State Pension age check if you're eligible for Pension Credit, visit: www.gov.uk/pension-credit

- Around a third of eligible pensioners are missing out.
- Find out if you're eligible using the Pension Credit calculator, visit: www.gov.uk/pension-credit-calculator
- Call (0800 99 1234)
- Pension Credit can provide access to help with housing costs, council tax, heating bills and free TV licences.
- You may also be eligible for Attendance Allowance, visit: www.gov.uk/attendance-allowance

If you are a parent check to see if you can get additional help with costs.

- Over one million families are missing out on childcare costs, visit: www.childcarechoices.gov.uk
- See if you can get help with school costs, visit: www.citizensadvice.org.uk/family/education/help-with-school-costs/
- If you are a lone parent, you can get help to set up child maintenance (0800 171 2345) or visit: <https://child-maintenance.service.gov.uk/get-help-arranging-child-maintenance/>

If you are struggling with housing costs check if you can get help.

- If you rent your home and receive Housing Benefit or the housing element of Universal Credit, visit: www.shropshire.gov.uk/benefits/what-could-affect-my-benefits/universal-credit/ or Housing Benefit, visit: <https://www.shropshire.gov.uk/benefits/apply-for-housing-benefit-or-council-tax-support/>
- Discretionary housing payments may be able to cover a shortfall in your rent for a short-term period, visit: <https://shropshire.gov.uk/benefits/what-help-can-i-claim-from-the-council/discretionary-housing-payments/>
- Get support with mortgage interest for people entitled to some benefits, visit: www.gov.uk/support-for-mortgage-interest

Check if you are eligible for Council Tax Support, visit: <https://shropshire.gov.uk/benefits/apply-for-housing-benefit-or-council-tax-support/>

Check if you or your family may be entitled to benefits for those experiencing illness or disability.

- Personal Independence Payment (PIP), visit: www.gov.uk/pip and Disability Living Allowance (DLA), visit: <https://www.gov.uk/dla-disability-living-allowance-benefit> they are not means-tested. The assessment considers the way that your health conditions affect your daily living and mobility needs.
- Receiving these benefits may increase entitlement to other benefits such as Council Tax Support, visit: <https://shropshire.gov.uk/benefits/apply-for-housing-benefit-or-council-tax-support/>

- Seek advice if you are already claiming a disability benefit such as DLA for adults, as your award will stop if you claim PIP instead.
- If you're too unwell to work, you may be entitled to New Style Employment, visit: www.gov.uk/guidance/new-style-employment-and-support-allowance and Support Allowance and/or Universal Credit, visit: www.gov.uk/universal-credit with Limited Capability for Work or Work Related Activity.
- If you require advice and help on any of the above benefits related to Autism please, visit: <https://a4u.org.uk/> or contact A4U on 01743 539201.

If you are a carer, you may be entitled to Carer's Allowance, visit www.gov.uk/carers-allowance and/or an extra amount called the 'carer element' within Universal Credit.

- Visit Carers UK for more information on the help available to carers: www.carersuk.org/help-and-advice/financial-support/help-with-household-finances/fuel-costs

Step 2: Can you cut your costs?

Many people have already cut back in key areas. Here are some ways you might be able to reduce your regular living costs further.

Work out how much money you have coming in and going out.

Think about where your money is going.

- Fill in a Budget Planner visit: www.moneysavingexpert.com/banking/budget-planning/
- Follow Money Saving Expert's guide on how to do a Money Makeover, visit www.moneysavingexpert.com/family/money-help/

Reduce your energy costs

- Check if you could reduce your energy bills following these 10 Quick tips, visit: <https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy/>
- Get free and impartial energy saving advice from Keep Shropshire Warm, visit: <https://www.shropshire.gov.uk/private-sector-housing/affordable-warmth-and-energy-efficiency> or book a free home energy MOT (0800 112 3743), visit: <https://www.shropshire.gov.uk/private-sector-housing/affordable-warmth-and-energy-efficiency/>
- Contact your energy supplier if you are struggling to pay for energy or think you may get into difficulty. Some larger suppliers have grants to pay debts, visit: www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/
- Apply for a grant from the British Gas Energy Trust. These grants are available to anyone - you don't have to be a British Gas customer., visit: <https://britishgasenergytrust.org.uk/grants-available/>
- If your house is heated by Oil, contact Community Resource to see if joining their Oil buying club could save you money, visit: <https://www.community-resource.org.uk/community/oil-buying-scheme>

- For more advice read Your guide on the Energy Crisis from the Keep Shropshire Warm team, download: <https://shropshire.gov.uk/media/23864/ksw-energy-crisis-support-booklet.pdf>

Get help with food

- Visit Shropshire Larder if you're struggling to afford enough food for information about foodbanks, visit: www.shropshirelarder.org.uk/
 - Healthy Start vouchers, visit: <https://www.healthystart.nhs.uk/>
 - Free school meals, visit: <https://shropshire.gov.uk/free-school-meals/>
 - Holiday Activities and Food Programme, visit: <https://shropshire.gov.uk/schools-and-education/holiday-activities-and-food-programme-haf/>

Get help with other bills

- Households earning below £16,480 can apply for discount on their water bill through Severn Trent's Big Difference Scheme. Visit: www.stwater.co.uk/my-account/help-when-you-need-it/help-with-paying-your-bill/big-difference-scheme/
- Check social tariffs to cut the costs of broadband and phone. Visit: www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs
- Check if you are entitled to free prescriptions, visit www.nhs.uk/nhs-services/prescriptions-and-pharmacies/who-can-get-free-prescriptions (0300 330 1343) or (0300 330 1343) or if a Prepayment Certificate could cut costs, visit: <https://services.nhsbsa.nhs.uk/buy-prescription-prepayment-certificate/start>

Contact Shropshire Council's Welfare Support Team to see if you can help with essential living costs, visit: <https://shropshire.gov.uk/shropshire-council/welfare-support-team-local-welfare-provision/>

Step 3: Borrow money safely and get support with debt

If you need to borrow money, find out the best credit option for your situation. Visit: <https://www.moneyhelper.org.uk/en/everyday-money/types-of-credit>

- Be careful to look out for Loan Sharks, visit: www.stoploansharks.co.uk/what-is-a-loan-shark/
- Payday Loans are an expensive way to borrow. Visit: www.moneyhelper.org.uk/en/everyday-money/types-of-credit/payday-loans-what-you-need-to-know
- In Shropshire we have two Credit Unions which offer savings and short-term loans.
 - Just Credit Union <https://justcreditunion.org/>
 - FAIRshare <https://www.fairshare.uk.com/>

If you're in debt, seek advice early rather than let things spiral out of control.

- Find out the difference between priority and non-priority debts, visit: www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/how-to-prioritise-your-debts Work out which debts to deal with first. Visit: www.citizensadvice.org.uk/debt-and-money/help-with-debt/dealing-with-your-debts/work-out-which-debts-to-deal-with-first/
- There are local and national organisations which can help:
- Citizens Advice Shropshire debt line (01743 280019). Visit: www.cabshropshire.org.uk/
- Christians Against Poverty (Bridgnorth & Market Drayton). Visit: <https://capuk.org/>
- Oswestry & Ellesmere CMA Connect Centre
help@oswestryandellesmeremoneyadvice.co.uk (07547 330634)
- Barnabas Money Advice (07507 663251) (Shrewsbury) or visit: <https://www.barnabascommunityprojects.org/barnabas-money-advice>
- StepChange (0800 138 1111) Visit: www.stepchange.org/
- National Debtline (0808 808 4000), visit: www.nationaldebtline.org/

Step 4: Talk to someone if you are worried about your mental health

If you're struggling with your mental health as a result of the cost of living, here are some organisations where you can find support.

Mental health and wellbeing

- Find out about [Mental health and wellbeing](http://www.shropshire.gov.uk/healthy-shropshire/mental-health-and-wellbeing/) Support in Shropshire. Visit: www.shropshire.gov.uk/healthy-shropshire/mental-health-and-wellbeing/
- Visit TogetherAll, a free online community for Shropshire residents. Visit: www.shropshire.gov.uk/healthy-shropshire/mental-health-and-wellbeing/togetherall-a-free-to-access-online-community-for-shropshire-residents/
- Arrange to visit a Calmer café for a safe place to talk, receive support and be amongst others, visit: www.shropshiremhs.com/calmer-cafe-no-1/
- Call the Samaritans to talk confidentially (116 123 free).
- Call the Shropshire Mental Health Support Infoline (01743368647).
- Call the Access Service (0808 196 4501 free) or email access.shropshire@mpft.nhs.uk (for anyone using adult mental health services, or caring for someone who is, or for people concerned about the mental health of an adult family member or friend).
- Pick up the phone, you are not alone. Find out where to get support with suicide and suicidal thoughts in Shropshire. Visit: www.shropshiretelfordandwrekin.nhs.uk/suicide-and-suicidal-thoughts/