



Contacts, ideas and
information to help
clients with the cost
of living crisis

cma

Freedom from debt
Hope for the future



The Queen's Diamond
Jubilee Volunteering
Award 2012



This document contains a compilation of the feedback received from the discussion groups at the CMA Envision 2022 conference

At the CMA Envision Conference 2022 our Breakout Groups looked at the request:

“Please share the contacts, ideas and information you have to help clients in the cost of living and energy crisis”

This document contains a compilation of the feedback received from these discussions

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I Agencies

There are lots of agencies who could provide additional support for your clients, these include both local and national organisations

- Build Partnerships and relationships with Agencies and Food banks
- Courses – Care for the Family careforthefamily.org.uk/courses – Children’s Training Course
- Children in Need – Emergency Essentials £300 per family per year
BBC Children in Need Emergency Essentials Programme – Family Fund Business Services familyfundservices.co.uk/emergency-essentials
- Churches + Religious Groups – See what support they offer
- Community Support Funds – See what is available to apply for
- Contact with local businesses to supply smartphones/SIM cards/tablets/laptops
- Energy Support Grants

II Banking

When considering a client’s banking, here are some suggestions that may help them save money

- Monzo Bank Accounts = Cheaper
Open a UK bank account for free with Monzo monzo.com/i/monzo-account
- Re-examine all Direct Debits and Standing Orders; are they needed?
- Refinance to free up funds

III Benefits

There are lots of ways our clients can check their entitlements to a variety of Benefits that are available

- Turn2us Benefits Calculator benefits-calculator.turn2us.org.uk
- Entitled to entitledto.co.uk
- CPAG (Child Poverty Action Group) CPAG Tools for Benefits askcpag.org.uk/pages/-20273/tools
- Enabling access to information on tax relief of Childcare
- Free Energy Checks – get the Best Deal
- Get Clients onto Priority Services Register/Vulnerable Persons Register
- Help getting on-line: Phone banks
goodthingsfoundation.org
- Help with white goods (local knowledge)
- Limited Capacity to Work – Check the benefit entitlement
- Low income families on “Pupil Premium” – Funds available from Schools

IV Budgeting

A focus on budgeting can be hugely beneficial to clients for both short and long term impact, we have a range of hints and tips available to help you and your clients with this

- CMA Website – Budgeting Tips **communitymoneyadvice.com/freedom-from-debt/budgeting-tips**
- Collective email to all clients with hints
- Pay priority bills first
- People need to be ready to make “Big Changes”
- Provide Debt Advice Solution and then ongoing Budgeting Advice
- Relook at Maximising Income/Minimising Expenditure
- Talk Short Term/Medium Term/Long Term Planning
- Use cash – when it’s gone it’s gone
- Use comparison websites for better deals
- Go on a Budgeting Course

V Clothing

Clothing is an essential part of our spending, and these are suggestions of how we can reduce costs in this area

- Charity Shops for clothes etc
- Learn how to repair clothes
- Put on extra jumpers
- Sharewear Clothing Scheme **sharewearclothingscheme.org** – cheaper/free clothing
- Uniform Bank for school uniforms

VI Debt Advice

These are some options to consider when supporting clients with debt

- Timing of DRO (Debt Relief Order) – now or wait until after winter
- Tactical use of Breathing Space – allows money saved on debt repayment to be used for insolvency fees or for building up small savings pot
- Trust Funds for insolvency – paying the fee
- Upskill Debt Advisers with energy advice knowledge
- Use TIPTrust (formerly The Insolvency Panel)/Trustfolio
- Write to CEO of Energy Companies if making a complaint

VII Energy

With the rising energy costs, here are some ideas on how clients can save money on their energy bills

- ECO Providers – **ecoproviders.co.uk**
- LEAP Referrals (Local Energy Advice Partnership) – home visits to advise on reducing energy costs – **applyforleap.org.uk**
- Energy vouchers for pre-payment meters
- Heat one room, not the whole house
- Heat the person, not the room
- Keep boiler on permanently but at a lower temperature
- **moneysavingexpert.com** and **moneymagpie.com** – hints and tips
- Octopus Energy – giving away free electric blankets
- Solar night lights for children
- Switch off lights when not in a room
- Trust Funds – water/energy – reduce costs
- Turn down the flame on a gas hob
- Turn down thermostat
- Use blankets and hot water bottles
- Use LED light bulbs
- Your centre to give out energy efficient light bulbs
- Cook in the microwave rather than the hob/oven
- If using the hob, put lids on pots

VIII Family

These are some ways to look at saving money for the family

- Baby Banks/Baby Basics – for clothing and equipment
baby-basics.org.uk/other-locations
- Christmas cards but not Christmas presents
- Consider E Cards
- Christmas presents – warm clothes and blankets

IX Financial Support

Here are some suggestions of how clients can receive and how businesses can consider financial support

- **acts435.org.uk** – Apply for your clients
- Apply for bus pass
- Are you on Council Tax Support?
- Business owners in Churches – encourage them to pay more to junior staff
- Business Owners, ensure you are paying the Living Wage “The worker is worthy of their hire”
- **charisgrants.com** – online voucher shop

X Food*

There are lots of helpful ideas on how we can reduce costs when purchasing and planning our weekly food shop and meals

- ASDA/Tesco – free fruit for children
- ASDA over 60's – £1 tea or coffee
- Batch cooking and then freeze or share with others
- Buy in bulk – saves money
- Community Fridges – cheaper food
- Community Lunches and coffee mornings – care & share
- Fill the Freezer – cheaper to run if full
- Grow your own food
- Menu/Meal Planning to reduce shopping bill
- Morrisons – children eat for free
- The Pantry – Local Larders – see what's on offer
- Too Good to Go App toogoodtogo.co.uk/en-gb
- Don't buy ready meals; buy staple and fresh foods and cook; use 'fast, cheap, easy' recipes off the internet
- Use Food Banks

** Do check for availability and if there are any additional schemes in your area*

XI Funding

There are different ways of receiving support through funding, here are some suggestions and examples of funding available

- Glasspool Trust Fund glasspool.org.uk
- United Utilities Trust Fund uutf.org.uk
- Vicar's Relief Fund smitf.flexigrant.com – not just for vicars!
- Water and utility trust funds and discount schemes
- Water Companies Charity Arm paying for cooker, dryers, washing machines etc.
- Household Support Fund
- Local Council funding for charities
- OLIO app – olioex.com

XII Household Running Costs

Household running costs are increasing, but there are some ways to help reduce these bills

- Air Fryers – cheaper to cook food
- Check eligibility for Warm Home Discount Scheme
gov.uk/the-warm-home-discount-scheme
- Apply for Water saving packs from water companies
- Citizens' Advice Fuel Fund – £49 Electricity/£49 Gas
- Close curtains to keep heat in
- Convert to a water meter if a low user
- Council/Government schemes to replace old storage heaters
- Do clients need a TV licence?
- Don't use a tumble dryer
- If using the dishwasher, make sure you use the ECO setting and make sure it is full
- Dust your lightbulbs – saves money
- Energy efficient bulbs – make sure you use them
- Energy saving boilers and insulation
- Fuel – if they can't afford new payment, continue to pay the old one and defer rising costs
- Go to bed earlier
- Halogen ovens – cheaper to run
- Only fill kettle for the amount you need/use microwave instead
- Reduce time in shower
- Shower not bath – cheaper and quicker
- Slow cookers – cheaper to run
- Soap yourself down before having a shower
- Tin foil behind a radiator – more efficient heating
- Washing machine 20/30 degrees for reduced costs
- £400 towards heating – ensure you get it!
- Use Freecycle **freecycle.org**

XIII Property

Looking at clients' needs and circumstances can help them consider these property suggestions

- Downsize property – do you need the number of bedrooms you have?
- Encourage landlord to implement energy efficient measures

XIV Support Groups

It can be really helpful to look at local support groups for clients, there are different groups across the country who provide a range of support

- Checkout local authority schemes available to help families
- Club together with friends/neighbours
- Food clubs/storehouse – for free food to those on low incomes
- Free gyms – get fit and keep warm
- Gentle folk of the Parish schemes (set up a year ago)
- Shop Zero* (Northampton) – £5 for 20 items, 4 days per week
- House share with extended family
- Local authority – household support schemes. Know what the local authority are offering at any given time
- Local networks – make the most of local expertise, work in partnership. Make good links with local authority
- Make sure that you are aware of all the local support that is available
- Produce a list of government support and give to clients
- Someone dedicated in your centre to apply for grants
- Warm Houses – invite friends round and share food etc
- Write to local MPs/Mayor for discretionary funding

* Check for similar schemes local to your centre

XV Technology

Technology can be a high expense, it can be useful to look at ways to reduce these costs

- Use Repair Cafés
- Centrepoint for laptops – cheaper/secondhand
- Charge devices at work (if permitted)
- Checkout SIM card deals/SIM only contracts
- Local knowledge: Ask around – e.g. Local computer shop providing refurbished hardware
- National Data Bank – free SIM cards
- Smart Meter apps on phones
- Smart Plug to work out how much power an appliance is using
- Social Tariffs for broadband

XVI Training

Developing client skills can create long term benefits for sustainable living

- Be trained on how to grow your own food
- Be trained on how to cooking simple meals cheaply
- Be trained on how to improve your DIY skills

XVII Transport

There are ways clients can cut costs when planning transport, here are some suggestions

- Car share – especially in rural areas or wherever possible
- Drive 5 mph slower – saves fuel
- Use Wheels to Work for help with a bike/moped
- Cycle Saviours – cheap transport
- Walk when you can – cheaper and keeps you fit

XVIII Warm Spaces

There are many schemes across the Nation opening up warm spaces for people during the day – also good for social gathering

- **warmwelcome.uk** – supports local schemes and helps identify local ‘spaces’
- **warmspaces.org** – building a directory of local venues/contact points

XIX Wellbeing

There is a range of wellbeing support, both locally and nationally

- Mental Health Chat Rooms – reduce stress in sharing
- Signposting – mental health, budgeting, substance abuse, family support

This Contacts, ideas and information to help clients with the cost of living and energy crisis paper has been produced by
Community Money Advice

If you would like to know more about setting up a debt advice centre or for further information, please visit our website
www.communitymoneyadvice.com

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