



Anglia Care Trust
Support • Advice • Action



REDUCING EVERYDAY LIVING COSTS

Money Advice Service

Reducing everyday living costs

We have compiled a collection of changes you can make to save you money with little impact on your daily living. These have been separated into the following categories:

1. Gas & Electricity
2. Water
3. Food
4. Internet, TV & Landline
5. Subscriptions
6. Fuel
7. Insurance



Cost of living

With the cost of living going up across all areas, it is important now more than ever to ensure we are doing all we can to keep our everyday living costs down.

Many of the hints and tips throughout this booklet have been included to show small changes you can make to your everyday activities with little impact on your quality of life. It is better to make small, sustainable changes over time than attempt to change your entire way of living overnight. To that end, here are three general ideas to consider when reducing your living costs.

Need vs want

When choosing products and services to purchase, it is important to begin by asking yourself what it is you need and what it is you want. This can be a difficult question to face, but a vital first step towards reducing your costs. Do you need the latest iPhone when

your current model does all you need and is still in good working order? Do you need Sky TV when you primarily use Netflix or watch channels available on FreeView? You get the idea.

Know your budget

It's vital to live within your means, i.e. you do not spend more than you earn. To avoid this, you need to know your budget and ensure you spend within that range.

For example, if you work out your budget supports £50 per week on food, but you're currently spending £70 per week, it's time to consider making some changes.

Shop around

It's always good to check you are sourcing your product or service from the cheapest supplier. Comparison websites can be particularly useful in this area for many services such as comparing internet packages, mobile phone deals,

utility suppliers, insurance providers etc. Take the same principal with your other purchases, especially those one-offs, to check you're getting the best deal. Your food shop however, is a little trickier. We'll talk about that later on.

Gas & Electricity

Energy prices are currently soaring, resulting from the Price Cap increase in April 2022, and a further increase expected in October 2022.

Naturally, this concerns everyone and millions of people's budgets have been stretched already. So, let's take a look at any way we can reduce our energy bill to lessen the impact.

Find the best deal

The best advice with the greatest impact is to ensure you shop around for the best energy deal. There are a number of price comparison websites approved by market regulator Ofgem to help you with this, such as Money Supermarket, Simply Switch, Uswitch etc. The information you will need to complete a comparison check can

be found on your energy bill – either online or request a paper copy from your supplier.

Find more information about switching at www.ofgem.gov.uk/information-consumers

Accurate bills

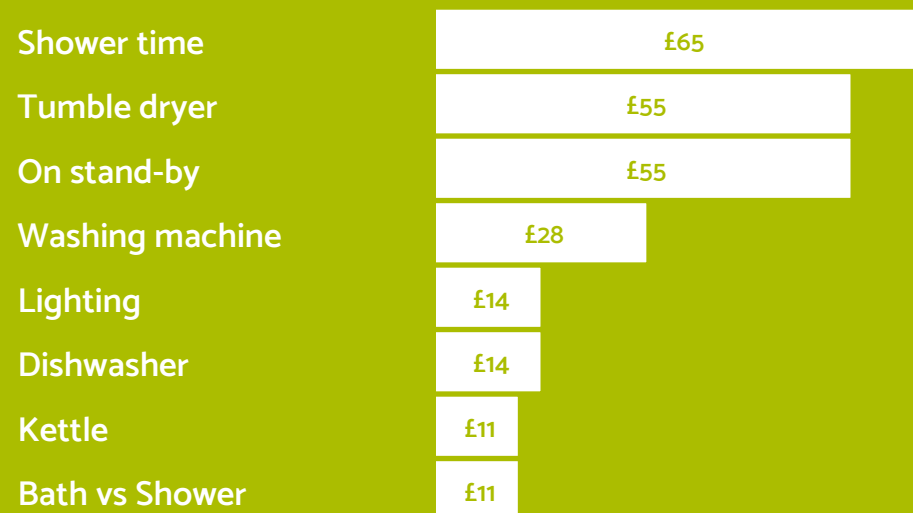
It's important to check you are being charged correctly for the energy you use. If you have smart-meters installed, they automatically inform your supplier how much energy you are using and will adjust your bills accordingly.

If you don't have smart meters installed, it's important to submit

regular meter readings for accurate bills. If your supplier does not receive these, they may use estimated figures based on your household size, number of occupants etc. This could result in being under-charged or over-charged on your energy bill.

Potential energy savings

per year



Reduce your energy usage*

Unfortunately, we have little control over the price of energy. What we can control however, is how much we use. So, let's look at some simple tips and tweaks that can be made to your everyday lives to reduce your energy usage and save you money.

Shower time Save up to £65 per year

By reducing your shower time to 4 minutes (average being 10 minutes), you will reduce how much energy is required to heat your water and reduce your energy bill.

Bonus - it will also reduce your water usage and water bill (if on a water meter).

Tumble dryer Save up to £55 per year

Tumble Dryers are big consumers of energy. Drying your clothes on a rack is free. Prevent moisture build up by placing the rack in a room with an open window when drying inside. Close the door on cooler days to avoid heat loss from the rest of the property.

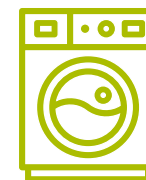
Appliances on stand-by Save up to £55 per year

Many devices use power even when on stand-by (you may have heard the terms 'phantom power' or 'vampire appliances'). Switching them off at the plug will reduce your energy usage. Standby savers or smart plugs can be used to switch these appliances off with a single button or on a timer.

Full Loads Save up to £28 per year

Reduce how many cycles you run every week by ensuring you only use your washing machine and dishwasher when there is a full load. Make extra savings by running on ECO modes and setting your washing machine cycles to 30-degrees.

Bonus - it will also reduce your water usage and water bill (if on a water meter).



Lighting Save up to £14 per year

Turn off your lights when you're leaving a room, even if only for a few minutes. If you're not using it, it's wasted energy and wasted money.

Kettle Save up to £11 per year

Only fill up your kettle with the amount of water you need. The fuller the kettle, the longer it takes to boil meaning more energy is used.

Bonus - it will also reduce your water usage and water bill (if on a water meter).

Bath vs Shower Save up to £11 per year

Cut down by one bath per week and replace it with a 4 minute shower. Short showers use much less energy and water than a full bath.

Bonus - it will also reduce your water usage and water bill (if on a water meter).

Find out more...

www.simpleenergyadvice.org.uk
www.energysavingtrust.org.uk

* Average savings based on a typical three-bedroom, gas-heated property with four occupants.

Water

On average, we each use roughly 150 litres of water every day - that's over 54,000 litres every year, each.

If you are on a water meter, reducing your water usage will reduce your water bill. Before we look at ways to reduce water usage, let's breakdown how much water is used on average by common activities:

Shower

Power Shower: 13 litres (p/min)

Mixer Shower: 8 litres (p/min)

Electric Shower: 5 litres (p/min)

Bath

Full: 200 litres

Toilet

Modern: 5 litres (p/flush)

Old: 9 litres (p/flush)

Dishwasher

Modern: 14 litres (p/cycle)

Eco Mode: 10 litres (p/cycle)

Washing Machine

Standard: 50 litres (p/cycle)

Washing Up

Running Tap: 6 litres (p/min)

Bowl: 8 litres

Car Wash

Hosepipe: 240 litres (p/15 mins)

Bucket: 10 litres (p/bucket)

Garden

Hosepipe: 240 litres (p/15 mins)

Watering Can: 10 litres (p/can)

Water Butt: 0 litres (uses rainwater)

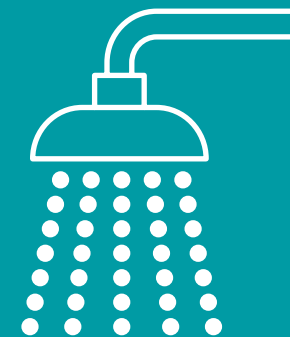
www.ccwater.org.uk/households/using-water-wisely/averagewateruse

Metered vs unmetered

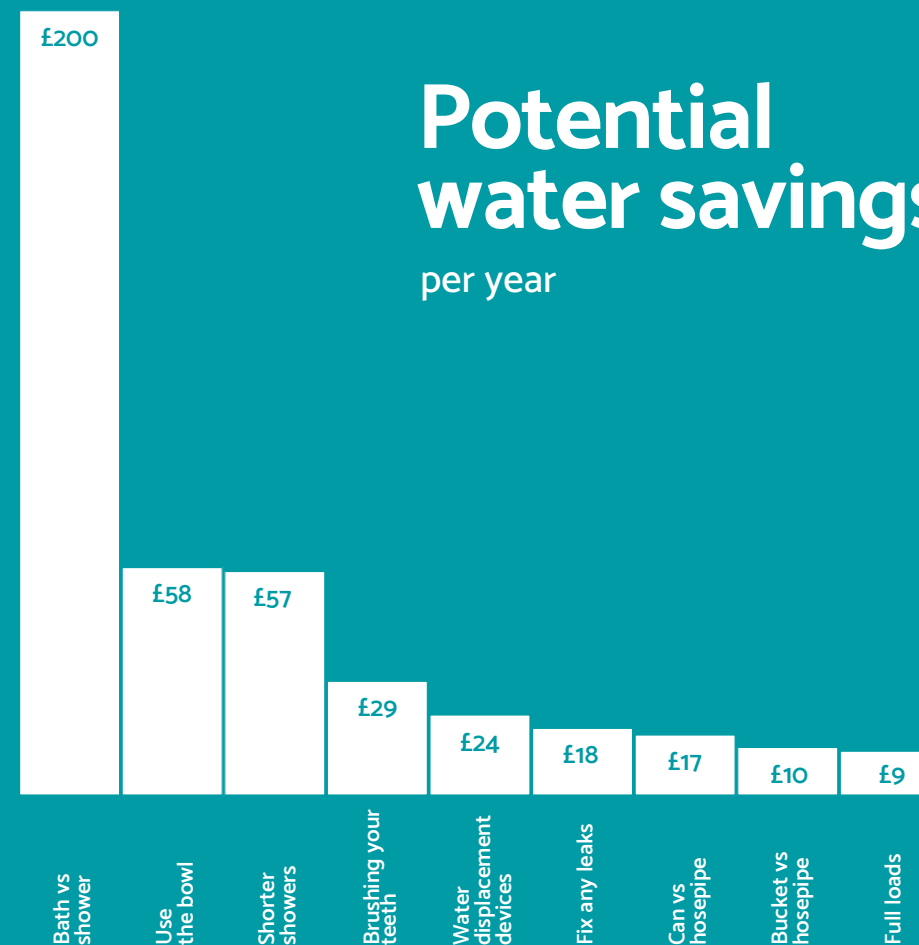
If your property has a water meter, your water bill is based on the volume of water used and/or sewerage (typically 90% of the water used), PLUS a fixed charge. This means the amount of water you use directly affects your water bill.

If you do not have a water meter, your water bill is based on the Rateable Value (RV) of your property, PLUS a fixed charge.

Whether you would be better off on a water meter depends on a number of factors, such as how many occupants are in your property, the Rateable Value of the property, water usage etc. You can calculate if you would be better off on a water meter through your supplier's website or by contacting them (find details for your supplier in the 'Useful Contacts & Links' section).



Potential water savings per year



Reduce your water usage

Now let's look at some ways to reduce your water usage. We are going to make this simpler, by separating different water saving techniques into different categories: Kitchen, Bathroom and Garden – the 3 most common areas for water usage in the home.

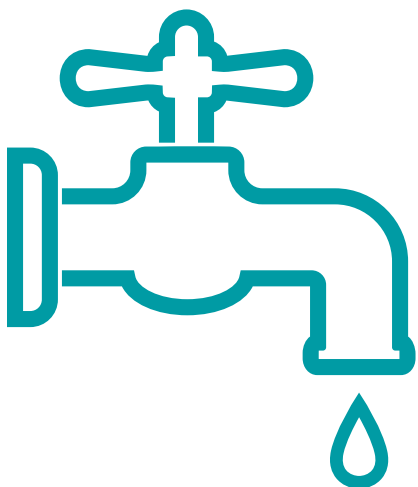
General

Turn It Off Save up to 6 litres per minute

One of the simplest changes you can make to reduce your water usage is to simply turn off the tap when you're not using it. That's 6 litres per minute of wasted water down the drain (literally).

Fix Any Leaks Save up to £18 per year

A leaky tap can waste up to 5500 litres per year. Many leaks require a simple repair or a new washer which you can fit yourself. Don't let water drip away, it all adds up in the long run.



A leaky tap can waste up to
5500
litres of water
per year



Kitchen

Use the Bowl Save up to £58 per year

A standard sized washing up bowl holds 9.5 litres, which compared with a running tap using 6 litres per minute, can help to save water. For example, a tap left running for 10 minutes to wash up would use 60 litres of water. Assuming you wash up once a day, this would save you over 18,000 litres of water a year.

Bonus - it will also reduce your energy usage.

Full Loads Save up to £9 per year

Reducing the number of loads run by your washing machine and dishwasher not only reduces your energy usage, it also serves to reduce your water usage as well. Even using a half-load mode on your machine uses much more than half the amount of energy and water, meaning it is not as cost effective as washing a full load.

Useful links

Anglian Water Calculator
www.anglianwater.co.uk/help-and-advice/save-water/water-usage-calculator

Essex & Suffolk Water Calculator
www.eswater.co.uk/services/water/water-meters/usage-calculator

Reduce your water usage



Bathroom

Bath VS shower Save up to £200 per year

Replace your daily bath for a daily 4-minute shower and save 168 litres every day (based on an average full bath size of 200 litres).

Bonus - it will also reduce your energy usage.

Short showers Save up to £57 per year

By reducing your daily shower time to 4 minutes (the average being 10 minutes), you can reduce your water usage by 48 litres per day.

Bonus - it will also reduce your energy usage.

Brushing your teeth Save up to £29 per year

Turn the tap off while you are brushing your teeth. That's 12 litres (2 minutes) of water wasted every time you brush. Or to put it another way, that's 40 cups of tea.

Water displacement device Save up to £24 per year

By fitting a water displacement device to your toilet cistern, you could save 1-2 litres with every flush. The number of flushes averages around 6-10 per day, per person; saving 10-20 litres every day.

Garden

Can vs hosepipe Save up to £17 per year*

Swapping out the hosepipe for a watering can to water your garden can drastically reduce your water usage. A hosepipe typically uses 16 litres of water every minute, whereas a watering can takes 10 litres to fill. How much water this can save you depends on the size of your garden.

Take this a step further by installing a water butt in your garden. Standard sized butts can collect 200 litres of rain water, which saves your water usage entirely and is actually better for your plants.

Remember, plants need to be watered at the roots, so don't waste water on the leaves.

Bucket vs hosepipe Save up to £10 per year

Similarly, swap out the hosepipe for a bucket when washing your car. Where a hosepipe is desired, use a trigger head to control when water is being used. This will reduce water waste considerably.

Retain Moisture

Another way to reduce your water usage in the garden is to reduce how often you need to water the plants. Retain moisture in your garden by covering soil with pebbles, gravel or chipped bark. This will also help to reduce weeds, which compete with your plants for water. Take this a step further by letting your grass grow a little longer to help retain moisture in your lawn.

Reduce your food bill

When it comes to reducing your food bill, many factors have to be taken into consideration for your individual circumstances.

These include your specific dietary requirements, your food budget, shops available in your area and your schedule. As such, it is difficult to provide targeted advice or average savings figures. That being said, the guidance below could potentially save you £100s or even £1000s each year on your food bill.

Downshift challenge

When looking to save money on your monthly bills, the Downshift Challenge is arguably the change with the greatest impact if followed through. With so much choice available for just about every product in the supermarket, it can be difficult to know what to buy. There are typically four brand levels for most products; Premium, Branded, Own-Brand and Value. Let's use Pasta Sauce from Tesco as an example.

The theory is simple – swap one of each item in your basket down

one brand level and see if you can tell the difference. If not, switch to the cheaper product. If you can tell the difference, ask yourself; is it better or worse than my usual brand? Is the cheaper product enjoyable enough to make the switch?

Not every product switch will be a success, and that's ok. Keep exploring and trying new products. If you find one cheaper than your 'usual', make the switch.



Ready to take the supermarket challenge?

Potential food savings

per 100g



Premium
Tesco 'Finest'

41p*



Branded
Dolmio

30p*



Own brand
Tesco

14p*



Value
Heart Food Co.

9p*

Premium

Tesco 'Finest' Sun Dried Tomato, Garlic & Basil Sauce.
Typically uses descriptors such as 'finest' and 'special'

Branded

Dolmio Tomato & Basil Pasta Sauce.
Known household labels, such as Dolmio

Own brand

Tesco Tomato & Basil Pasta Sauce.
Typically supermarket branded and basic name

Value

Heart Food Co. Tomato & Herb Pasta Sauce
Often uses descriptors such as 'value' with little branding

* Prices correct as of 31/03/2022

Reduce your food bills

Meal planning

Planning your meals up to the next food shop and writing down a shopping list of all the items you need will help to stop those impulse purchases and overbuying. This will also help to reduce food waste (and thus money waste), as you are buying what you know you need, rather than a scattered approach to buying random combinations of food, which makes it difficult to stick to a budget.

Stock check

Which brings us onto the next point – always take a look at what you already have before you start meal planning and writing down your shopping list. If you have some fresh produce leftover from last week, plan your meals this week to use it up before it expires. Also, if you already have 10 jars of pasta sauce in the cupboard, you probably don't need to buy any more this week. Avoid buying what you already have and what you don't need.

How many jars of sauce do you have?



Swap where you shop

Where you choose to do your food shopping can drastically change the amount you spend. Supermarkets such as Aldi, Lidl and Asda typically come out cheaper than most other suppliers. See the table below for a study run by Which? In February 2022, showing the price comparison of a 23 item basket. This includes a mixture of own-brand labels and popular branded products.

Average price basket*

Lidl	£24.21
Aldi	£24.83
Asda	£27.35
Tesco	£27.40
Sainsbury's	£27.68
Morrisons	£29.19
Ocado	£31.28
Waitrose	£33.71

www.which.co.uk/reviews/supermarkets/article/supermarket-price-comparison

That being said, with deals such as Tesco's 'Aldi Price Match' or 'Clubcard Prices', and Sainsbury's 'Locked In' products, this can fluctuate based on product.

For those of you in rural locations with limited options, have a look at getting your shopping delivered. If your nearby shops are expensive, then delivery from a cheaper supermarket (including delivery fee*) could still bring your overall food cost down.

*Bring the delivery fee down by choosing off-peak hours or flexi-slots.

Deals and offers

Looking out for the best deals and offers can cut your food bill down considerably. There are many different kinds of offers out there - £5 off, 25% off, 3 for 2, Buy One Get One Free (BOGOF), Price Match, Clubcard Price and the list goes on.

CAUTION: Supermarkets are clever. Every detail about supermarkets, from their products and offers to the store layout, are all designed to make you spend more. It is instinctive to want to buy more of a product that is on offer. For general pantry items such as pasta, rice and tinned goods, this can save money in the long run by stocking up. But if you do this with every shop, you could ultimately end up spending more and overfilling your cupboards.

Cheaper cuts

When buying fresh meat, consider swapping out for the cheaper cuts. Instead of chicken breasts, could you buy chicken thighs or chicken drumsticks instead? You can often get more chicken for less money.

Fresh vs frozen

Frozen goods are often considerably cheaper than the fresh equivalent. Consider swapping out some of the fresh produce for frozen, particularly for meals where there is little noticeable difference such as the chicken in a chicken pasta bake.

Batch cooking

There are several ways to approach Batch Cooking. You can plan to double the quantity of your evening meals and save the extra portion for your lunch the next day or as a meal to keep in the freezer for a future date. You can also cook a meal to serve several portions and put them away to serve as your lunches for the whole week, or plan ahead to freeze them for those busy days.

Batch cooking can not only help to create meals which per-unit are low in cost, but also reduce the need for takeaways when you have little time to cook as you have meals ready to go.

Don't shop hungry

This one might sound silly, but it holds merit. When you're hungry, you shop with your stomach and are more likely to overbuy on your food shop. Simple fix, shop after a meal or have a snack before you go.

Use comparison sites and you could save up to

£100+

off your phone and broadband bills

www.uswitch.com

www.comparethemarket.com

www.moneysupermarket.com

www.gocompare.com

www.confused.com



Internet, TV & Landline

This is a particular area where there can be much flexibility and variation in cost and services offered. It's important to stop and consider what it is you're looking for out of your Communications and Leisure packages before you begin to seek to save money.

Find the best deal

As with many aspects of life, the first step to saving money is to find the best deal. Communications and Leisure packages have several components with their own individual features to compare, which can make this a little trickier than other areas. Fortunately, comparison websites exist to take much of the hard work out of this for you, by entering the details of what it is you're looking for in a package (e.g. types of content you want access to, desired internet speed etc.) to find the right deal for you.

Social tariffs

For those receiving certain benefits as their source of income, some providers now offer Social Tariffs for broadband at reduced rates. Check out the link below to see what deals are available: www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs

Need vs want

Sometimes, our natural inclination is to want more. More channels, more speed, more power. But it's important to ask yourself before you take on any new deal – do you really need it?

If for example you only watch channels that would be available on FreeView or solely use streaming services such as Netflix, there is little reason to spend your money on a comprehensive TV package. Similarly, if you never use a landline phone then you probably don't need to concern yourself with a landline deal.

Internet savings

Too much speed

The question here is, what internet speed is right for you? If you're a video gamer who live-streams as they play, then a high-speed connection is necessary. If you only use your internet to stream Netflix, browse shopping websites and scroll through your social media feed, then ultrafast internet is overkill. There are no formal definitions and recommendations for minimum internet speeds required, but below is some rough guidance to get you started.

CAUTION: the speed advertised by suppliers isn't guaranteed that is the speed you will receive – that figure is a maximum speed you could receive. Suppliers will include a Speed Checker tool on their website to show you what speed you will actually receive in your area.

For more details on this, check out this link: www.moneysupermarket.com/broadband/speed



10-30 Mbps

Light User

Day-to-day-tasks, such as emails, light internet browsing and online banking.



30-60 Mbps

Medium User

Regular social media scrolling, internet browsing and video streaming.



60+ Mbps

Heavy User

Online gaming, long-term video and music streaming, live-streaming.

Double up

Many packages these days include additional-features, such as free 6-month subscription to Netflix. If you already intend to have a Netflix subscription, if the deal is right then it

can save you money in the long run. Let's look at an example below. This will compare two different internet packages, one with a 6-month Netflix Subscription and one without.

Internet Package 1		Internet Package 2	
Contract length	12 months	Contract length	12 months
Speed	100 Mbps	100 Mbps Speed	100 Mbps
Additional features	None	Additional features	Netflix Free for 6 months
Monthly payment	£30	Monthly payment	£32
12 month internet	£360	12 month internet	£384
12 Months Netflix @£5.99 per month	£71.88	6 Months Netflix @£5.99 per month	£35.94
Annual Total	£431.88	Annual Total	£419.94

By taking **Internet Package 2**, you are saving yourself **£11.94** and have not impacted the services you receive.



Subscriptions

Subscription models can be a great way to enjoy a wide range of products and services, often with no commitment period (cancellable at any time).

However, what can seem like a small monthly cost can stack up when you acquire several subscriptions simultaneously. So it's important to take much of the guidance we have already discussed and apply it here as well.

Consider the following:

- **Budget**
Can your budget support this subscription?
- **Do you need it?**
Is this a necessity or is it a luxury?
- **Is it the deal?**
Have you shopped around for the best deal or the service that offers the best value for money?







- **Can you justify the cost?**
Do you use it enough to justify the cost?
- Let's take these principles and apply them to two popular examples.

Video streaming

Netflix

Streaming services offer great flexibility to view whenever and wherever you like. But with so many to choose from, it can be tempting to sign-up for multiple services. There are a few questions to

ask yourself when it comes to streaming services and saving money. Let's use Netflix as an example. Below are the 3 plans available and the features they provide:

	 Basic	 Standard	 Premium
Plan			
Price	£5.99	£9.99	£13.99
Screens	1	2	4
HD			
Ultra-HD			

Prices correct as of 31/03/2022.

Do you need the subscription service?

You may already have other video services (e.g. Amazon Prime, NowTV, Sky TV Packages etc.), do you need to have them all?

Can you stagger your subscriptions?

Most services allow cancellation at any time. Can you stagger them – e.g. January = Netflix, February = NowTV etc.?

Do you already have the service elsewhere?

Many TV, Internet and Mobile phone packages now include a streaming platform within their service. Check you are not paying for a service you already have elsewhere.

What features do you consider 'essential'?

Do you need to stream to 4 screens when you only ever use 2 simultaneously? Is Ultra-HD worth the extra £4 per month vs HD or £8 per month vs Standard Definition?

Listen to Spotify for

FREE

if you don't mind the
odd advert breaks


























Music Streaming

Spotify

Similar to video streaming, music streaming allows the same flexibility of service. The questions above are just as relevant here. However, in this

case there are free alternatives to be considered. Let's use Spotify as an example. Below are 5 options available and the features they provide:

					
Plan	Free	Premium	Duo	Family	Student*
Price	£0	£9.99	£13.99	£16.99	£5.99
Accounts	1	1	2	6	1
Access to 70 million+ songs					
Listen Offline					
Unlimited Skips					
Ad-Free					
Block explicit content					

Prices correct as of 31/03/2022 *Requires proof of enrolment at an approved higher-education establishment

Free (Ads) vs Premium (Ad-Free)

Free alternatives to paid music streaming services typically include adverts, which in the case of Spotify is limited to roughly 30 second advert breaks every 20 minutes of use. The question to ask yourself is, how essential is that uninterrupted experience to you?

Fuel

With the cost of fuel generally rising and such large fluctuations in cost based on supplier, it is becoming increasingly important to do what you can to save money on your fuel spend.

There are two ways to approach saving money on fuel – find the cheapest fuel and reduce your fuel usage.

Fuel Prices

With fuel prices fluctuating so frequently, it can be difficult to keep track of the cheapest supplier near you. Fortunately, there are free tools available that do this for you. The **GoCompare** price comparison tool www.gocompare.com/motoring/guides/petrol-prices will show you the 5 cheapest suppliers near you and only requires your fuel type and postcode.

If you'd prefer an app, then **PetrolPrices** is available as well. This app will show suppliers near to a location of your choice and the prices they are offering. Prices are typically correct to within 72 hours.



Drive Efficiently

While it is important to source your fuel from the cheapest supplier where possible, it is equally important to simply use less fuel in the first place. With the help of the RAC, here are some tips to drive more efficiently and reduce your fuel usage.

1. Gentle Right Foot

Excessive speed and acceleration guzzles fuel. Be gentle with your acceleration and braking, and drive in the highest gear possible within the speed limit.

2. Keep Momentum

Look ahead and break gently. If you have to stop and accelerate, this will consume more fuel.

3. Don't Get Dragged Down

Take off your roof racks and boxes. These create wind resistance, which means your engine has to work harder and uses more fuel.

4. Maintain Your Vehicle

Regular servicing improves the efficiency of your vehicle. Also, ensure your tyres are inflated to the correct level. Over and underinflated both affect fuel economy.

5. Do AC and heat use fuel?

Yes. They require engine power to operate, and therefore increase fuel usage. Use them only when it is necessary to save on fuel.

6. Combine Journeys

Instead of making several short trips, can you combine them into a single journey? A warm engine runs more efficiently.

7. Lighten the Load

The heavier the vehicle the more fuel is used. Take unnecessary items out of your vehicle (don't forget the boot) to make it lighter.

8. Cruise Control

On an entirely flat surface, cruise control can help fuel economy by keeping the speed constant. However, on hills it is less efficient as it does not react to the gradient change as quickly as we would.

Plan your journey

Check you are taking the most efficient route to your destination. Take into account factors such as total miles to destination, roads used (city roads with frequent stops, long straight roads, dual carriageways etc.), roadworks or road closures and weather

conditions etc. This doesn't have to take hours to map out every mile. Simply taking 5 minutes before you leave to check your maps app on your mobile or a route planner online can make a big impact.

For more fuel saving tips

www.rac.co.uk/drive/advice/how-to/fuel-saving-tips

Insurance

When it comes to insurances, there are many different types – life, health, personal injury, home and contents, vehicles, appliances, gadgets and the list goes on and on.

Find the best deal

As with many of the above sections, making sure you find the best insurance deal is key. Sadly, there are often no rewards for loyalty in this sector, and insurers typically increase their prices year-on-year the longer you stay with them. It's important to

be aware when your deal is due to end and to compare deals with other suppliers to get the insurance you need for the cheapest price.

There are a few factors to take into account when looking at deals for insurance, including:

- **Level of coverage**
e.g. unlimited buildings insurance or set figure?
- **Extra-features included**
e.g. is it cheaper to include breakdown cover in your vehicle insurance or independently?
- **Length of term**
e.g. life insurance to cover until maximum age (typically up to 90 years old) or until retirement age?
- **Joint or individual**
e.g. multi-car insurance or individual policies, typically with separate suppliers?

Comparison websites will take all of this into account when sourcing the best deal for you. You may need to run a few calculations to try out different features or policy types, but it could save you £100s every year.

Find the best deals
and save

£100s

with comparison
website.



Additional help

If you are on a low income and believe the above guidance is not enough to help stem the increase in the cost of living, there is additional help available. It is always worth beginning with checking you are receiving all the income and reduced tariffs and costs you are entitled to. This will maximise your income and improve your financial situation for the long-term.

Entitled To Assessment

Begin by completing an 'Entitled To' assessment to check what benefits you may be eligible for to boost your income.

www.entitledto.co.uk

Council Tax Reduction & Single Occupancy Discount

Check your local council website or contact them to check if you are eligible for reduced Council Tax rates. This is typically available for low income households.

If you live alone or are the only adult in the household, also check if you are receiving Single Occupancy Discount.

Reduced Water Tariffs

Water companies will often offer a reduced tariff rate for low income

households. Check out the links below for the Anglian Water and Essex and Suffolk Water schemes to see if you are eligible.

Anglian Water LITE:

www.anglianwater.co.uk/account-and-bill/tariffs-and-charges/lite

Essex and Suffolk Water SupportPLUS:

www.eswater.co.uk/supportplus

NHS Low Income Scheme

Also for low income households, the NHS Low Income Scheme is available to help with costs for prescriptions, dental care, eye care, travel healthcare and even for wigs and fabric supports. Check out the link below for full details and to see if you're eligible.

www.nhs.uk/nhs-services/help-with-health-costs/nhs-low-income-scheme-lis

Free School Meals

If you are claiming certain benefits, you may be entitled to the Free School Meals scheme to assist with costs for lunches for children at school. Check out the link below to see if you are eligible and to apply.

www.gov.uk/apply-free-school-meals

Healthy Start Vouchers

Similarly, if you are claiming benefits and are over 10 weeks pregnant or have a child under 4, you may be eligible for the Healthy Start scheme. This is available to help with purchasing fruit, vegetables, milk, formula and vitamins. Check out the link below for more details.

www.healthystart.nhs.uk

Pop-up Shops

There are a number of Pop-up shops which are available throughout Suffolk to help those struggling with increasing food costs. Here, you can pay only £2 to receive a bag and you can pack the bag with food in the shop at no extra cost. These are only available at set locations at certain times. Check out the link below for a list of the Pop-up shops available in Suffolk.

www.suffolk.gov.uk/coronavirus-covid-19/suffolk-advice-and-support-service/food-banks

Discretionary Housing Payment (DHP)

If you claim Housing Benefit or Housing Element as part of your Universal Credit and this does not cover your full rent payment, you could apply for a DHP. This is a pot of money made available by your local council to assist where there is a shortfall in your housing costs. This is a discretionary payment, so it is a decision made by the council on a case-by-case basis as to whether you would be accepted. If you feel you may be eligible for this and would like assistance to apply, contact your local Citizen's Advice Bureau Office.

Warm Home Discount

This is a one-off payment available each year from October to March for low income households. This is a single grant payment of up to £140 to assist with your electricity bill. This is offered by most suppliers, but not all. Check out the link below for full details of the scheme.

www.gov.uk/the-warm-home-discount-scheme



Priority Services Register

For those who may require additional help beyond financial assistance, you could be added to your energy and water suppliers' Priority Services Register. You could get priority help when there is an emergency, nominee for a friend or family member to receive and assist you with your bills, a password agreed that engineers will provide you with on arrival at your door to ensure they are genuine etc.

Check out the link below for details of what help your supplier could offer you. Contact your suppliers directly discuss being added to the register.

www.ofgem.gov.uk/getting-extra-help-priority-services-register

This is not an exhaustive list of additional help available, but is simply a strong starting point. Follow this link (www.gov.uk/browse/benefits) for further sources of assistance.



More advice

If you feel your situation is more severe or you are anxious about your finances, do not hesitate to reach out to any of the Money Advice sources listed below to discuss your situation and they will advise you of the best course(s) of action to pursue to improve your situation.

Anglia Care Trust	01473 622 888	angliacaretrust.org.uk
Citizen's Advice Bureau	Use the website to find your nearest branch.	citizensadvice.org.uk
Money Advice Service	0800 138 7777	moneyadviceservice.org.uk
National Debtline	0808 808 4000	nationaldebtline.org
PayPlan	0800 280 2816	payplan.com

Useful apps

There are plenty of Apps available on your device to help reduce your spending, particularly to source products and services for cheaper. Take a look at some of our favourites below.

Libby & Borrowbox

These two apps allow you to read ebooks and listen to audiobooks completely free. All you need is to be a member of Suffolk Libraries (also free) and they can provide you with a code to sign up to these apps.

Olio

This is a food sharing app, meaning you can collect or trade food with people in your local area. This is typically used to give away food that would otherwise be wasted, such as multi-pack items that the buyer may only want to partially use (e.g. buying a pack of four bread rolls but only intends to use two) or will go beyond its expiry date before the buyer has chance to use it.

Vinted

While there are many great sources out there to purchase 2nd hand clothes (charity shops, eBay, Facebook Marketplace etc.), Vinted stands out among them. Consumer-Consumer selling, with a majority of sales being branded products. As they are 2nd hand, the prices are considerably lower than brand new.

TooGoodToGo

Another food based app, but this time from businesses. Similar to Olio, the purpose of this is to reduce food waste. Local restaurants and shops often have many products that expire or will be thrown away every day. TooGoodToGo allows businesses to sell these products at a heavily discounted rate. For example, you could enjoy a sandwich from Costa at 50% off.

A word of warning that, while there may be a discount on restaurant products, it is still often cheaper to make your own at home. This is included to show a different avenue to enjoy the same food for cheaper if you do intend to purchase from those businesses.

CAUTION: Always ensure any products approaching or on their expiry date are safe before eating.

Useful contacts & links

Contact details and links for most suppliers in the UK for Energy, Water, Communications, Price Comparison Tools and Regulators. If you feel your financial situation is unmanageable, then contact one of the Money Advice services listed.

Energy suppliers

Boost	0330 102 7517	www.boostpower.co.uk
British Gas	0330 100 0056	www.britishgas.co.uk
Bulb Energy	0300 303 0635	www.bulb.co.uk
Co-Operative Energy	0808 164 1088	www.energy.yourcoop.coop
E.ON	0345 052 0000	www.eonenergy.com
E.ON Next Formerly npower	0808 501 5200 0808 501 5661	www.eonnext.com
Ecotricity	0345 555 7100	www.ecotricity.co.uk
EDF Energy	0333 200 5100	www.edfenergy.com
Green Star Energy	0800 012 4510	www.mygreenstarenergy.com
Octopus Energy	0808 164 1088	www.octopus.energy
Ovo Energy	0330 303 5063	www.ovoenergy.com
Scottish Power	0800 027 0072	www.scottishpower.co.uk
Shell Energy	0330 094 5800	www.shellenergy.co.uk
So Energy	0330 111 5050	www.so.energy
SSE	0345 070 7373	www.sse.co.uk
Utility Warehouse	0333 777 0777	www.uw.co.uk
Utilita Energy	0330 053 5669	www.utilita.co.uk

Water suppliers

Affinity Water	0345 357 2401	www.affinitywater.co.uk
Albion Water	0330 024 2020	www.albionwater.co.uk
Anglian Water	0345 791 9155	www.anglianwater.co.uk
Bristol Water	0345 600 3600	www.bristolwater.co.uk
Cambridge Water	0122 370 6050 0800 587 7701	www.cambridge-water.co.uk
Cholderton & District Water	0198 062 9203	www.choldertonwater.co.uk
Dee Valley Water	0330 678 0679	www.hdcymru.co.uk
Dwr Cymru (Welsh Water)	0800 052 0145	www.dwrcymru.com
Essex & Suffolk Water	0345 782 0999	www.eswater.co.uk
Independent Water Networks	0292 002 8711	www.iwnl.co.uk
Northern Ireland Water	0345 744 0088	www.niwater.com
Northumbrian Water	0345 733 5566	www.nwl.co.uk
Portsmouth Water	0239 249 9666	www.portsmouthwater.co.uk
Scottish Water	0800 077 8778	www.scottishwater.co.uk
Severn Trent Water	0345 750 0500	www.stwater.co.uk
South East Water	0333 000 0001	www.southeastwater.co.uk
South West Water	0344 346 1010	www.southwestwater.co.uk
Southern Water	0330 303 0277	www.southernwater.co.uk
Sutton & East Surrey Water	0173 777 2000	www.seswater.co.uk
Thames Water	0800 980 8800	www.thameswater.co.uk
United Utilities Water	0345 672 2999	www.unitedutilities.com
Wessex Water	0345 600 3600	www.wessexwater.co.uk
Yorkshire Water	0345 124 2424	www.yorkshirewater.com

Internet / TV suppliers

BT	0800 800 150	www.bt.com
Community Fibre	0800 082 0770	www.communityfibre.co.uk
Cuckoo	0203 389 7211	www.cuckoo.co
Direct Save Telecom	0192 370 9709	www.directsavetelecom.co.uk
EE	0800 079 8586	www.ee.co.uk
Gigaclear	0186 559 1131	www.gigaclear.com
Hyperoptic	0333 332 1111	www.hyperoptic.com
John Lewis Broadband	0800 022 3300	www.johnlewisbroadband.com
KCOM	0148 260 2555	www.kcom.com
NOW Broadband	0333 032 3050	www.nowtv.com/broadband
Onestream	0333 241 4449	www.onestream.co.uk
Origin	0330 024 1777	www.originbroadband.com
Plusnet	0800 432 0200	www.plus.net
PopTelecom	0343 538 6611	www.poptelecom.co.uk
Shell Energy Broadband	0333 060 8989	www.shellenergy.co.uk/broadband
Sky	0333 759 0187	www.sky.com/Broadband
TalkTalk	0345 1720 088	www.talktalk.co.uk
Virgin media	0345 600 0789	www.virginmedia.com
Vodafone	0808 003 4515	www.vodafone.co.uk
XLN Telecom	0344 880 7777	www.xln.co.uk

Money Advice Services

Anglia Care Trust	01473 622 888	angliacaretrust.org.uk
Citizen's Advice Bureau	Nearest branch	citizensadvice.org.uk
Money Advice Service	0800 138 7777	moneyadvice.service.org.uk
National Debtline	0808 808 4000	nationaldebtline.org
PayPlan	0800 280 2816	payplan.com

Communications suppliers

Asda Mobile	0808 006 2732	www.mobile.asda.com
BT Mobile	0800 800 150	www.bt.com
EE Mobile	0800 956 6000	www.ee.co.uk
GiffGaff	N/A	www.giffgaff.com
iD Mobile	0333 003 7777	www.idmobile.co.uk
Lebara	0207 031 0791	www.mobile.lebara.com
O2 Mobile	0344 809 0202	www.o2.co.uk
Plusnet Mobile	0800 432 0200	www.plus.net/mobile
Sky Mobile	0333 759 0949	www.sky.com
Smarty Mobile	N/A	www.smarty.co.uk
Talkmobile	0333 304 8064	www.talkmobile.co.uk
Tesco Mobile	0345 301 4455	www.tescomobile.com
Three (3) Mobile	0333 338 1001	www.three.co.uk
Virgin Mobile	0345 600 0789	www.virginmedia.com/mobile
Vodafone Mobile	0333 304 0191	www.vodafone.co.uk
Voxi	0808 004 5205	www.voxi.co.uk

Price comparison websites

MoneySuperMarket	www.moneysupermarket.com
Confused.com	www.confused.com
Compare the Market	www.comparethemarket.com
GoCompare	www.gocompare.com
Idealo	www.idealo.co.uk
PriceRunner	www.pricerunner.com
PriceSpy	www.pricespyspy.co.uk
CamelCamelCamel	www.camelcamelcamel.com
Skyscanner	www.skyscanner.net
Kayak	www.kayak.co.uk
Trivago	www.trivago.co.uk

Complaints, Ombudsman & Regulators

Energy	www.ombudsman-services.org www.ofgem.gov.uk
Water	www.ccwater.org.uk www.ofwat.gov.uk
Communications	www.ofcom.org.uk
Motor	www.themotorombudsman.org
Rail	www.railombudsman.org
Financial	www.financial-ombudsman.org.uk
Property	www.tpos.co.uk
Furniture	www.fhio.org
Pensions	www.pensions-ombudsman.org.uk
Legal	www.legalombudsman.org.uk
Parliamentary & Health	www.ombudsman.org.uk
Local Government & Social Care	www.lgo.org.uk
Housing (tenants & leaseholders)	www.housing-ombudsman.org.uk
Prison & Probation	www.ppo.gov.uk
European	www.ombudsman.europa.eu

These should only be used when the organisation you submit a complaint to is unable to resolve your complaint.

Contact
Anglia Care Trust

01473
622 888

angliacaretrust.org.uk





Anglia Care Trust

Support • Advice • Action

Unit 8 The Square, Martlesham Heath,
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