

Managing your money during the cost of living crisis

Your action plan



1

Check whether you can claim any benefits or grants.



For example:

Use one of the online benefit checking tools to see if you can claim any benefits. See our 'Useful websites' section on page 2.

Contact charities, your energy supplier and your local authority to see if you are eligible for any grants.

2

Remember that the energy price guarantee is on the unit price of energy. So take steps where you can to reduce your energy use.



For example:

Remember that the energy price guarantee is £2,500 for an average household.

Practise some simple energy saving tips to reduce your energy bill. See our 'Useful websites' section on page 2.

3

Break down all your expenditure and think about where you can save money.



For example:

Break down all your spending into needs, wants and savings.

Focus on reducing your spending on your 'wants' or non-essentials.

4

Shop around – not just when food shopping, but when buying fuel, insurance and other items.



For example:

Food: Search the aisles for cheaper substitutes.

Insurance: Review your provider at each renewal.

5

Speak to your employer or seek expert help if you need support.



For example:

Your employer may offer an employee assistance programme.

Many external organisations offer free help, support and guidance.



Set some time aside to [watch our video](#) and look at the useful websites listed in this handout.



Ways to reduce energy bills

Ofgem – help with your energy bills

- [Ofgem help](#)

Government support available for your energy bills

- [General information on government help with energy bills](#)
- [Information on winter fuel payments](#)
- [Information on cold weather payments](#)
- [Information on how to find an energy grant under the Help To Heat scheme](#)

Warm Home Discount Scheme

- Contact your own energy supplier

Energy saving tips – simple tips on how to save on energy bills

- [Go.Compare energy cost calculator](#)
- [Energy Saving Trust](#)
- [Tips on reducing lighting costs](#)
- [National Energy Action](#)
- [Citizens Advice](#)



Tips on managing your money

Grocery shopping

Tips on reducing grocery costs

- [Money Saving Expert tips](#)

Ideas on how to reducing food waste

- [10 simple tips for reducing food waste](#)
- [How to reduce food waste](#)

Discounts on grocery near best before dates

- [Approved Food](#)
- [BestB4Foods](#)
- [Cheap Food](#)
- [Discount Food Stores](#)

Food waste app

- [Too Good To Go](#)

Other money management tips

How to reduce your insurance costs

- [Money Saving Expert tips](#)

Tips on driving more efficiently

- [Energy Saving Trust](#)
- [The AA](#)
- [RAC](#)

How to reduce your mobile phone bills

- [MoneyHelper tips](#)

How to give yourself a complete money makeover

- [Money Saving Expert money makeover](#)



Other support available

Check what benefits you are entitled to

Online benefit checking tools

- [Turn2Us](#)
- [entitledto](#)
- [Policy in Practice](#)
- [Money Saving Expert](#)

Help with the cost of living

- [Citizens Advice](#)

Support from charities

- [Turn2Us](#)

Expert help

Contact your employer to see if they offer an employee assistance programme

- [MoneyHelper](#)
- [Citizens Advice](#)
- [National Debtline](#)
- [Money Saving Expert](#)