

Money Matters

Free and impartial support for your money worries

MONEY SAVING CHECKLIST

Follow these steps and you could save £££'s

Check for support to help pay for your energy bills

The Warm Home Discount - provides £140 to eligible households with a discount on their electricity bills. If you're on a low income you may be able to apply directly to your electricity supplier for help. Contact your energy supplier or visit the website below for more information.

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

Winter Fuel Payments - If you were born on or before 5 October 1954 you could get between **£100 and £300** to help you pay your heating bills. This is known as a 'Winter Fuel Payment'. You usually get a Winter Fuel Payment automatically if you are eligible and you get the State Pension or another social security benefit.

www.gov.uk/winter-fuel-payment

Telephone: 0800 731 0160

Check you are getting the best deal from your energy supplier and consider switching

Comparison websites could save you £££'s. Some people have saved **£300** per year on their energy bills. If you haven't switched energy supplier recently you could save some money.



OFGEM Accredited Comparison Websites

There are a number of approved price comparison websites that are a good place to look if you want to compare energy supplier deals and energy tariffs.

Energy Helpline	Simply Switch
Energylinx	Switch Gas and Electric
The Energy Shop	Electric
Money Supermarket	Quotezone
My Utility Genius	Unravel It
Runpath	Uswitch

It's also useful to have to hand the following information:

- Your full address including your postcode
- The name of your current energy supplier
- The name of your current energy tariff

Still not sure?

Check if the new supplier you are considering has signed up to the Energy Switch Guarantee

www.energyswitchguarantee.com

□ Improve the energy efficiency of your home



Is your home insulated?

Insulate your loft - You could save £250 a year on your energy bills (270mm is recommended)

Insulate your walls - Cavity wall insulation can be reasonably priced. You could save £250 a year on your energy bills

www.energysavingtrust.org.uk/home-insulation

Draught proof your home

This is one of the cheapest ways of reducing heat loss!

www.energysavingtrust.org.uk/home-insulation/draught-proofing

www.youtube.com/watch?v=XOuCzuL2qeU

□ Consider the Energy Companies Obligation

The Energy Company Obligation (ECO) is a government energy efficiency scheme in Great Britain to help reduce carbon emissions and tackle fuel poverty. Many householders in older properties and those on benefits or low incomes may qualify for extra financial assistance.

To see if you're eligible call the Energy Saving Advice Service (England and Wales) on [0300 123 1234](tel:03001231234)

www.gov.uk/government/publications/the-energy-company-obligation-find-out-if-you-are-eligible

□ Check for support to help maximise your income

Turn2us - Turn2us is a national charity providing practical help to people who are struggling financially. Anyone can be a missed pay-cheque, illness or bereavement away from a real financial crisis, which is why turn2us help you find the support you need to get back on track. Check out the turn2us benefits calculator, grants search or access their helpline by visiting www.turn2us.org.uk

Entitledto - Entitledto are one of the leading providers of online benefit calculators in the UK today. They help people determine what you can claim from national and local government via self-serve calculators. Visit www.entitledto.co.uk for more information



Check for social tariffs from your water company

Reducing the amount of water you use will help you save money and reduce your costs. For helpful tools and advice to save money and for advice on using water wisely visit www.ccwater.org.uk. You can also see if you are entitled to cheaper water bills.



Check for old direct debits!

Remember to check your bank statement and cancel any unnecessary direct debits. If you don't regularly read your bank statement it can be easy to miss direct debits that you have forgotten to cancel. A quick browse of your monthly statement can help prevent any unnecessary payments lasting for months or even years.



Check your contracts and don't be afraid to ask for a discount!

Think about your options before renewing contracts. Some companies will match or beat the cheapest prices to keep customers, so asking for a discount could pay off.

Be careful of the sales

A jacket reduced from £40 to £20 will still cost you £20 - rather than saving you £20! Whether it's bargains or BOGOFs, make sure it's stuff you really need!

Challenge yourself to get it cheaper!

If you're planning a new purchase why not set yourself a budget and see how much cheaper you can get it by shopping around - try to have fun with it and see how much you can save!

Plan your supermarket shop!

Go armed with a shopping list - and don't shop when you're hungry! Supermarkets are designed to get us to buy more stuff than we need: the more you plan your visit, the more likely you are to come out with nutritious food you're actually going to eat rather than satisfying any immediate cravings. Remember to use a loyalty or rewards card to collect points and swap them for money off.

For more information you can also visit
www.moneyadvice.org.uk

□ Keep your energy bills down

Use LED bulbs

Each LED you fit can make you a lifetime saving of £180 plus you don't need to change them as much. By replacing all bulbs in your home with LED alternatives, you could save about £40 a year on your electricity bills.

Make a big batch

Cook more than one meal at a time and freeze it for another day!

Keep your lids on pans

Food will cook quicker and you won't need to use your cooker for as long, and ultimately save money.



Buying a new TV, washing machine or dishwasher?

Look out for the energy efficient rating and go for an appliance with an A rating or better

Take a shower

Taking a shower instead of baths can save you money on water heating. Electricity showers can use a lot of energy, so if you have one and want to save money you could get a shower timer. Taking a 4 minute shower can save you money on your water bill.



Turn down your wash

Washing at lower temperatures will help to reduce the energy used by your washing machine and save you money

www.ccwater.org.uk/households

Making a cup of tea?

Only fill the kettle with as much as you need. This could save you as much as £20 a year.

Turn your heating down by 1 degree

You could save up to £75 a year. But if you are elderly, or have small children remember to keep warm and don't go below 18 degrees

Keep the heat in!

- Close the curtains when it's dark and tuck them behind the radiator
- Shut the doors to rooms you use most and turn radiators down in those you don't
- Fit draught excluders to your front door and letter box

Use a microwave...

rather than the oven to reheat meals. It's cheaper.

Dry your clothes outside if you can

Tumble dryers use a lot of energy and are expensive to run

www.energysavingtrust.org.uk/blog/energy-ratings-everything-you-need-know

TESCO
Bags of Help



www.moneymatters.today