

# Cost of Living Crisis Survival Guide



**At Chas Berger, we know that so many people are struggling right now and with the cost of pretty much everything rising – fuel, food, energy, day to day living – we have put together some hints and tips that we hope will be of use.**

## MONEY

With most people experiencing some kind of direct impact on their finances, it is more important than ever to know there are organisations in place who can help to alleviate some stress and worry.

It is important to speak to somebody **ASAP**. There may well be some relatively simple actions that can be taken to help, and at the very least, **a problem shared is a problem halved!**

If you are in receipt of any benefits at all, it is important to establish that you are receiving absolutely everything that you are entitled to. You can use Benefits Calculators provided by organisations such as [www.turn2us.org.uk](http://www.turn2us.org.uk) and [www.entitledto.co.uk](http://www.entitledto.co.uk).

You may well be entitled to:

**Low income benefit and tax credits cost of living payment** - You could receive up to three cost of living payments of £301, £300 and £299 if you are in receipt of any of these benefits: Income based Jobseekers Allowance (JSA) / Income related Employment & Support Allowance (ESA) / Income Support / Pension Credit / Universal Credit / Child Tax Credit / Working Tax Credit. **Payments are due to be made in Autumn 2023 and Spring 2024** - check your eligibility via [www.gov.uk](http://www.gov.uk) or your local Job Centre Plus office.

**Winter Fuel Payment 2023** - if you are entitled to a Winter Fuel payment for 2023/24 you will get an extra £150-£300 paid with your normal payment from November 2023.

**Pensioner Cost of Living Payment** - £300.

**Disability Cost of Living Payment** - £150.

**Emergency Assistance Payment (EAP)/Individual Assistance Payment (IAP).** Grants may be available to those in a financial crisis or a carer. Apply online or phone: **0800 859 5924**.

In some circumstances, you may be able to apply for and obtain **Household Support Fund Payment**, this is administered by local councils.

Reach out for **FREE** help around money trouble by visiting:

[www.moneybuddies.org.uk](http://www.moneybuddies.org.uk)

[www.stepchange.org](http://www.stepchange.org)

[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

You may be able to get better banking deals by shopping around. Some offer cashback and some better interest rates – you should ensure that you take specialist advice that you fully understand and are happy with before making any decisions.

If it is necessary to use credit, try not to use high interest payday loan options if at all possible – look for local credit union alternatives.

Your Local Authority can also help with school uniform costs.





## HEALTH & WELLBEING

**Stress is defined as a state of mental and/or emotional strain resulting from adverse or very demanding circumstances.**

**There's no denying that as a nation, we are all experiencing some adversity and demanding circumstances. That is why it is so important to make sure that we all take steps to look after ourselves as best we can within the stretched resources available.**

### Exercise benefits everyone

You can benefit from exercise, no matter how old you are. The more time you spend being active, the greater the benefits are likely to be.

Whatever your age or fitness level, there are plenty of different options to try. It doesn't have to mean forking out for a gym membership, heading out for a run or playing a sport. It can be as simple as having a brisk walk to and from work instead of getting in the car, or dancing around your kitchen with the kids. What's important is to sit less and move more. Any activity is better than none, but the more you can do, the better!

Any physical activity increases endorphins, which improves your happiness levels. Happiness is a factor of wellbeing which is why exercise is recommended as a way of improving mental states. It relieves stress, clears peoples head, increases self-esteem and reduces anxiety. Best of all, there are plenty of free options! You can find plenty on YouTube here:

- [Home workout videos - NHS \(www.nhs.uk\)](https://www.nhs.uk)
- [35-Minute Nike HIIT Workout - YouTube](#)

### NHS Prescriptions & Non-Prescription Medicines

You might be entitled to additional help with the cost of any prescriptions you may need to pay for. Check here: [Get help with NHS prescriptions and health costs \(www.gov.uk\)](https://www.gov.uk)

A Prescription Prepayment Certificate is available to ALL who are resident within England and provides a discount to you for all prescription charges over a three month, or 12 month period. If you have regular monthly prescriptions this will save you money.

Try non-branded non-prescription medicines – these are often up to 10x cheaper than their branded counterparts but contain the same ingredients and are the same strength.

### Menopause Prescription Certificate

Since April 2023, a Prescription Prepayment Certificate (PPC) has been available for the cost of £19.30 a year's worth of HRT medication, saving hundreds of pounds. Speak with your Doctor or Pharmacist about this.

### Menstrual Products

It can cost up to a staggering £351 per year (per person) for menstrual products. With many struggling pre-cost of living crisis, many more will find themselves unable to afford the most basic of products each month. There are a number of options available for those in need:

Each School/College is eligible to receive funding from the Government under the Period Product Scheme for Schools and Colleges.

Morrisons – emergency package for Sandy is a discrete service for those needing immediate urgent access to products [Package For Sandy - Morrisons local initiative goes nationwide to tackle period poverty \(morrisons-corporate.com\)](https://www.morrisons-corporate.com)

Foodbanks and Community Centres local to these often have products available too.

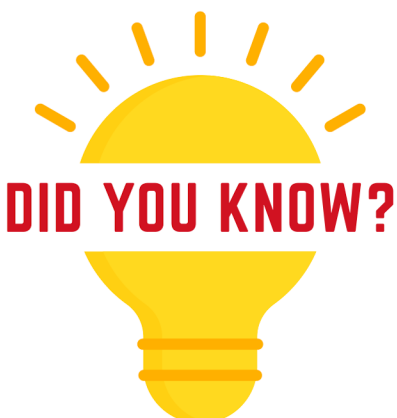
## ENERGY & UTILITIES

With the cost of gas and electricity set to increase steadily over the coming months, we've been looking at ways to reduce and/or use more efficiently day-to-day gas/electric/water consumption.

Hopefully you might find some of these 'Quick Fix' suggestions useful:



- Check the energy rating of appliances – if buying new, ensure you go for the highest energy rating you can afford (highest A+++). If your ratings are not in the energy-efficient bracket, try limiting your use
- Defrost fridge/freezer – this will ensure energy efficiency
- Only fill a kettle with what you need – the more water, the longer it will take to boil, and the more electricity used. Kettles are energy guzzlers!
- Where possible, use a microwave for cooking purposes. Air fryers or slow cookers are also cheaper options than using an oven or hob
- Consider weekly batch cooking
- If you have a combi boiler, you might find the water temperature is set at 80 degrees as standard. Reduce to 65 degrees – this works just as well for maximum efficiency
- Set the heating system to the most efficient/eco mode
- Only use a dishwasher when you have a full load
- If washing up by hand – fill your bowl instead of letting the hot water tap run – this could save you approx. £25 a year!
- Use energy-efficient LED lightbulbs
- Switch off appliances at the wall when not in use – this can save approx. £55 a year
- Use eco mode for energy thirsty appliances e.g. TVs, games consoles, computers. This will save money – standby mode isn't free!
- Lower the temperature on your washing machine to 30 degrees. Washing still cleans really well at this temperature
- Report/fix any leaky taps ASAP
- Turn off the tap when brushing teeth
- Check with your water supplier whether or not you are eligible to receive a water meter, or crisis tariffs applied to your account for your water consumption
- Save Water Save Money offer free household gadgets to assist with water consumption and lowering of bills
- Keep heat in – close doors!
- Use draft excluders – this can save you approx. £55 a year. Create your own cosy draught excluder | National Trust
- Electric blankets are cheaper to run than heating an entire room or house
- Walk where possible – reduce your car usage/fuel.



**DID YOU KNOW?**

**If you switch unused lights off when not in use – this can save approximately **£14 a year!****



## FOOD & COOKING

The cost of food has also increased during the past year and we hope you will find these tips, hints and links useful:

- Prepare weekly meal plans. Regularly check what food/ingredients you have in your cupboards and fridge/freezer. Plan and budget shopping around this which also cuts down on waste
- Reduce costly ingredients such as meat by bulking out recipes using vegetables/lentils/pulses
- Introduce 'Cooking on a Budget' Initiatives. For example – 'No Meat Mondays', 'Pasta Wednesdays', 'Fish Fridays'
- Use Supermarket Coupons/Discount Codes - [www.moneysavingexpert.com](http://www.moneysavingexpert.com)  
[www.freestuff.co.uk](http://www.freestuff.co.uk)
- Use the reduced section or shop own brands. Take the cheaper option than the one you would normally buy. If it's not enjoyable, look around – find what you like - at least you are trying!
- Check use-by and sell-by dates. The fresher stuff is generally stocked at the back. If you want it to last without freezing it, check your dates!
- If you have one in your area, use community grocery stores where you will often be able to access a wealth of assistance, recycled/upcycled furniture and electrical goods/assistance with school uniforms, clothing, etc
- If you are struggling, get a referral to your local food bank.

### Useful links:

**COOKING ON A BOOTSTRAP – by Jack Monroe, bestselling author of 'A Girl Called Jack'**

**21 Budget Family Meals and a £16 Aldi Meal Plan - Savings 4 Savvy Mums**

**Less Waste**



**Smaller pans use less energy. Pop the lids on, this traps heat and cooks food faster**



**Use thermos flasks to keep drinks and soup warm during the day (top tip for those working at home!)**

## Local organisations who can help

Most Boroughs/Councils now have some grant funding available that they can distribute on an ad-hoc basis, generally by application.

**Should you require anymore information, please call the Southern Housing Hotline on 03000 200 549**

