**Cost of Living Help and Advice**

*(please check as some information changes rapidly and some offers may not be available)*

**TRAVEL**

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| **Fuel price comparison sites** | You can find the cheapest petrol and diesel prices nearest to you on the following websites | www.confused.comwww.petrolprices.com www.gocompare.com  |
| **MOTs** | If your car is in need of an MOT, you will find a useful guide to cheaper MOTs here: | <https://www.moneysavingexpert.com/travel/cheap-mot/> |
| **Hospital / community Transport** | Check with your hospital if they provide transport, or your local Community Voluntary Support for their community bus scheme | Social Prescribing Link Worker – via surgery[www.community360.org.uk](http://www.community360.org.uk)[www.braintree.gov.uk/community](http://www.braintree.gov.uk/community)[www.essexhighways.org/getting-around/bus/community-transport/demand-responsive-transport-dart](http://www.essexhighways.org/getting-around/bus/community-transport/demand-responsive-transport-dart)  |

**FOOD**

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| **Free kids’ meals: Asda Cafe** | Children aged 16 and under can get a hot or cold meal for £1 at any time of day in Asda cafés across the UK, 7 days a week, with no minimum adult spend. Asda are extending this offer to the end of 2022. | Nationwide |
| **Free kids’ meals: Morrisons** | Morrisons are offering a free meal for 1 child under 16 when buying an adult meal with a value of £4.99 or over at in-store cafés. | Nationwide |
| **Sainsbury’s** | Sainsbury’s have introduced budget-friendly meal ideas to feed a family of four for less than £5. The recipes are available on the Recipe Scrapbook at **www.Sainsburys.co.uk**  | Nationwide |
| **Iceland** | Iceland are offering a number of cost saving initiative’s, including weekly discounts, product deals and frozen prices which are available in store, including £1 price freezes across 100s of lines for 2022, a weekly discount offering over 60s 10% off on Tuesdays & most recently The Iceland Food club, a partnership launch with Fair For You, to help families manage rising costs. There is also more to come in Autumn and into Christmas!  | Find out more here: [www.iceland.co.uk/doing-it-right](http://www.iceland.co.uk/doing-it-right) |
| **Co-Op** | Central England Co-op are helping members and customers in their communities shop locally for less. With offers for members including discounted lunchtime meal deals and exclusive pricing on everyday essentials. As well as budget friendly recipe ideas available as a playlist here: <https://bit.ly/3Csd76B>  | For more in-store deals visit <https://bit.ly/3SBTb6T>  |
| **Free kids’ meals: Dunelm Café** | Kids eat free when adults spend £4 in Dunelm's Pausa Cafes. | Nationwide |
| **Free kids’ meals when adults spend £10: Beefeater Grill Restaurant** | Until 10.30am every day, if you buy yourself a Premier Inn Breakfast (£9.95) from a Beefeater Grill Restaurant, up to two under-16s eat for FREE! | Nationwide |
| **Free kids’ meals when adults spend £10: Brewers Fayre** | Kids eat breakfast for FREE any day of the week until 10.30am if you purchase breakfast (£9.50) at one of their restaurants | Nationwide |
| **Too Good To Go** | The Too Good to Go app helps to reduce food waste and save you money at the same time by buying 'end of the day' food from local cafés, bakeries and restaurants which have leftover, and lets you buy it at a discounted rate. | <https://toogoodtogo.ie/en-ie> |
| **Low-Cost Cooking** | Jack Monroe's Cooking on a Bootstrap website is filled with ideas and recipes for making the most out of the cheapest ingredients and discounted items in the shops. | <https://cookingonabootstrap.com/> |
| **Local foodbanks** | If you’re finding it hard to pay for food and basics, local Foodbanks can provide emergency supplies. To access support from a Foodbank, you will need to be referred for a Foodbank voucher by an agency like Citizens Advice, Housing Support, children’s centres, and social services. | <https://www.trusselltrust.org/get-help/> |
| **Community Fridges** | Similar to Foodbanks and too good too go. Local shops, residents and businesses donate food to the fridge for the community to access | Halstead – near the millGreat Bardfield – town hallTo set up a Community Fridge [www.hubbub.org.uk/the-community-fridge](http://www.hubbub.org.uk/the-community-fridge) |
| **1st Stop Braintree** | Community Fridge. Open Tuesday and Thursday 10:30am until food is gone. Fresh food packages are given to the public. There is no criteria to access. Fresh food, such as vegetables and fruit. | 29 Bocking End, Braintree, CM7 9AETel: 01376 346535 Email - firststopcentre@btconnect.com[www.firststopcentre.com](http://www.firststopcentre.com)  |
| **Trolley** | Compare 15+ supermarkets, discover daily deals, and create smart shopping lists to save as much as 30% on your next grocery trip | <https://www.trolley.co.uk/>  |
| **OLIO** | Join millions of neighbours all over the world who are using OLIO to share more, care more and waste less.Give & get free stuff and borrow & lend household items – all directly from your community. | <https://olioex.com/>  |
| **Cooking on a Bootstrap** | Learn how to utilise cupboard staples and fresh ingredients in this accessible collection of low-budget, delicious family recipes. | <https://cookingonabootstrap.com/>  |
| **Bags of Taste** | We transform the lives of people living in food poverty by giving them the help and practical support they need to buy and cook tasty, healthy and affordable food. | <https://bagsoftaste.org/>  |

**HEALTH COSTS**

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| **Pre Payment Certificate** | PPC is a cost-effective way I you pay for medications and have them on a regular basis.A prescription costs £9.35 per item, but prepaying for an unlimited number of prescriptions is:£30.25 for 3 months£108.10 for 12 months (or 10 Direct Debit instalments of £10.81) | <https://services.nhsbsa.nhs.uk/buy-prescription-prepayment-certificate/start> |
| **Prescriptions** | These have been frozen by the government at £9.35 per item |  |
| **Dental** | Many dentists are not taking on new patients, check in your area, or call yours to make sure you are on their register. | fees are banded and remain the sameBand 1: £23.80Covers an examination, diagnosis and advice. If necessary, it also includes X-rays, a scale and polish, and planning for further treatment.Band 2: £65.20Covers all treatment included in Band 1, plus additional treatment, such as fillings, root canal treatment and removing teeth (extractions).Band 3: £282.80Covers all treatment included in Bands 1 and 2, plus more complex procedures, such as crowns, dentures and bridges. |

**FINANCE SUPPORT**

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| **Money Saving Expert** | Money Saving Expert Martin Lewis shares his Money Tips and the latest financial advice | cost of living crisis help at https://www.moneysavingexpert.com/ Free debt advice and help <https://www.citizensadvice.org.uk/> |
| **Stepchange debt charity** | Provide free, confidential and expert debt advice and money guidance, recommend the best solution or service for your circumstances | [www.stepchange.org](http://www.stepchange.org) 0800 138 1111 |
| **Turn2us** | Support to access welfare benefits, charitable grants and other financial help. Their website includes a benefits calculator, grants search database, information on welfare benefits, charitable grants and managing money | www.turn2us.org.uk  |
| **Citizens Advice** | Give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem, offer confidential advice online, over the phone, and in person, for free. | [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)0808 278 7852 |
| **Benefits** | Apply online for benefits using the DWP linksUniversal creditAttendance AllowancePersonal Independence PaymentChild benefit*(common benefits*) | [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits) |
| **National** **Debtline** | We give free and independent debt advice over the phone and online.If you are struggling to make ends meet at the moment, you aren’t alone. Millions of households are finding it hard to pay for everyday items as prices for essentials like food, gas and electricity have rapidly increased. | <https://www.nationaldebtline.org/>call free on: 0808 808 4000 |
| **England Illegal Money Lending Team (IMLT)** | England IMLT investigates and prosecutes illegal money lenders while supporting those who haveborrowed money from a loan shark. Illegal Money Lending Teams in Scotland and Wales ensure the entire UK is working to stop loan sharks. | <https://www.stoploansharks.co.uk/who-we-are/>  |
| **PayPlan** | online debt solution tool, PlanFinder, can give you a personalised debt solution in as little as 15 minutes. They also offer free live chat and email support for immediate help. | <https://www.payplan.com/> tel: 0800 2802816Mon to Fri 8am–8pm Sat 9am–3pm |
| **Money** **Adviser** **Network** | Our network brings together some of the country’s best-known debt advice providers so you can access free, confidential and independent debt advice straight away.You won’t need to pay for the advice you receive, and speaking to us won’t affect your credit rating. | https://moneyadviser.moneyhelper.org.uk/  |
| **Debt Advice Foundation** | national debt advice and education charity offering free, confidential support and advice toanyone worried about debt. | 0800 622 61 51<https://www.debtadvicefoundation.org/>  |
| **Credit Union** | Credit Unions are membership based organisations, much like co-operatives. Members have a say in how their credit union is run and may receive a share of the profits – a dividend. | <https://www.holdfastcreditunion.co.uk/> 01376 516994 |

**GOVERNMENT SUPPORT**

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| **Cost-of-Living Payments** | Households on means tested benefits, including Universal Credit, Pension Credit and Tax Credits, | will receive a payment of £650 this year. This will be made automatically in two instalments, one in summer and another in the autumn, and is in addition to the £400 discount on energy bills. |
| **Disability Cost-of-Living Payment** | Individuals on disability benefits received a one-off £150 payment in September 2022 to help with extra costs, such as for specialist equipment or transport. | This is in addition to the £650 Cost-of-Living Payment for disabled people who also receive means tested benefits. |
| **Winter Fuel Payments** | In the winter months, pensioners can receive between £100 and £300 to help pay their heating bills. | This winter, they will also receive an extra one-off £300 Pensioner Cost-of-Living Payment, which will be paid as an automatic top-up to the Winter Fuel Payment. See more here: <https://www.gov.uk/winter-fuel-payment>  |
| **Cold Weather Payments** | £25 extra a week if you’re getting certain benefits is available during the winter when the temperature is zero or below for more than seven days. | <https://www.gov.uk/cold-weather-payment>  |
| **Warm Home Discount** | This autumn, nearly three million low-income households are eligible for a £150 rebate on their winter electricity bills. | Check eligibility with your energy supplier and find them here: <https://www.ofgem.gov.uk/information-consumers/energy-advice-households/finding-your-energy-supplier-or-network-operator>  |
| **Help to Heat** | You may be eligible for grants to improve the energy efficiency of your home, which could help to reduce your energy bills. The Government is investing in energy efficiency schemes, which are being delivered by local authorities. | See more here: <https://www.gov.uk/government/collections/find-energy-grants-for-you-home-help-to-heat>  |
| **Energy Bill Discount** | £400 will be paid towards the energy bills of households in Great Britain from October 2022. This automatic, non-repayable discount will be applied in six instalments between October 2022 and March 2023 to help households through winter. There is no need to apply for the scheme and you will not be asked for your bank details.Traditional prepayment meter customers will be provided with Energy Bill discount vouchers from the first week of each month, issued via SMS text, email or post, using the customer’s registered contact details. These customers will need to take action to redeem these at their usual top-up point, such as at their nearest local PayPoint or Post Office branch. | Contact your supplier for further information and support |
| **Energy Price Guarantee** | From 1 October 2022, a new ‘Energy Price Guarantee’ means a typical UK household will now pay up to an average of £2,500 a year on their energy bill for the next two years. This is automatic and applies to all households, and in addition to the £400 energy bills discount for all households. | **Please be advised that your bill will not be capped at £2,500. It still may be higher or lower, depending on how much energy you use.** |

**FINANCIAL HELP IN AN EMERGENCY**

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| **Essex Essential Living Fund** | In the event of an emergency, help can be provided through the Essex Essential Living Fund to pay for bills and essential household items.The Essential Living Fund can help to pay for:* furniture
* clothing
* fuel connection charges
* daily living expenses such as food and toiletries

You must live in Essex and apply through Southend Borough Council. | [www.southend.gov.uk/extra-financial-help/essential-living-fund](http://www.southend.gov.uk/extra-financial-help/essential-living-fund) |
| **Budgeting Loans** | Budgeting Loans can help to pay for:* furniture
* rent
* home maintenance
* clothing
* travel costs
* other living expenses

They are only available to people who have been on certain benefits for at least 6 months.The smallest amount you can ask for is £100. You can get up to:• £348 if you’re single• £464 if you’re part of a couple• £812 if you have a child. | [www.gov.uk/budgeting-help-benefits](http://www.gov.uk/budgeting-help-benefits) |

**MISCELLANEOUS**

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| **Warm Homes Essex** | Provide access to emergency fuel paymentsHelp you maximise your incomeEnsure you are receiving all the benefits you are entitled toHelp you with fuel debtProvide tips on saving energy around your homeHelp select the best energy tariffProvide access to grants for energy saving improvementsProvide free energy saving devices for your home | Phone: 0300 3033 789Website: www.warmhomesessex.org.uk |
| **Braintree Council** | Support with applying for housing and council tax benefits | [www.braintree.gov.uk/benefits](http://www.braintree.gov.uk/benefits)01376 552525. |
| **Eastlight Community Homes** | Support with all housing needs (tenant) and benefit advice and support for tenants.Aids and adaptations team for equipment or minor alterations to your home | [www.eastlighthomes.co.uk](http://www.eastlighthomes.co.uk)0330 128 0330Text on 07860 024511 – no emojis or pictures. |
| **UK Power Networks** | Find your supplier, info on power cuts, scheduled or sudden in your area. Priority Services Register for vulnerable, sick and frail people | [www.ukpowernetworks.co.uk/power-cut/priority-services](http://www.ukpowernetworks.co.uk/power-cut/priority-services)[www.ukpowernetworks.co.uk](http://www.ukpowernetworks.co.uk)Power cut? 0800 31 63 105  or  105 |
| **Short-term benefit advances** | If you’re waiting for your first payment of a benefit and you’re in urgentfinancial need, you can apply for an interest-free, short-term benefitadvance. However, you do have to pay this back. If you qualify, you’llusually get the advance the same day or the next working day.You can ask for an advance if you have recently applied for:• Pension Credit• State Pension• Carer’s Allowance• Jobseeker’s Allowance (JSA)• Income Support• Employment and Support Allowance (ESA)• Universal Credit. | Pension Credit or State Pension – 0800 731 0469• Carer’s Allowance – 0800 731 0297• Income Support, Employment and Support Allowance or Jobseeker’sAllowance – 0800 169 0310• Universal Credit – 0800 328 5644 or apply through your onlineaccount or by contacting your local Jobcentre Plus.How much money you get will depend on your circumstances. |
| **Help towards the cost of a funeral** | If you’re on a low income and responsible for paying for a funeral, youmay qualify for a Funeral Expenses Payment..You can claim a Funeral Expenses Payment if you or your partner receiveone of the following benefits:• Pension Credit• Income Support• income-based Jobseeker’s Allowance (JSA)• income-related Employment and Support Allowance (ESA)• the disability elements of Working Tax Credit• Housing Benefit• Child Tax Credit• Universal Credit.You can still make a claim if you’ve applied for one of these benefits andyou’re waiting for a decision.You must have had a close relationship with the person who died – forexample, they may have been your partner. If they were a close relativeor friend, the Department for Work and Pensions (DWP) will checkwhether you’re the most appropriate person to pay for the funeral orwhether another relative (who isn’t receiving one of the benefits listedabove) could pay instead. | You must make a claim within six months of the funeralThe Funeral Expenses Payment can help to pay for:• burial or cremation costs, including the cost of the doctor’s certificate• a return journey to arrange or go to the funeral• the reasonable cost of moving the body within the UK, for the partof the journey over 50 miles• up to £1,000) for other funeral expenses, such as acoffin, flowers or funeral director’s fees• death certificates and other documents.If the person who died had a pre-paid funeral plan, you will only get£120 (£123.25 in Scotland) for items not covered by the plan. Theamount you get may also be affected if they had an insurance policyYou can claim by calling the Bereavement Service helpline on **0800 731 0469**. To claim by post, complete **form SF200**, which you can downloadfrom **gov.uk/funeral-payments/how-to-claim.** |
| **Winter Fuel Payment** | Winter Fuel Payment is an annual payment to help with heating costsduring winter. You may qualify for a payment in winter 2022/23 if you’vereached State Pension age by the qualifying week. This is the weekbeginning on the third Monday in September | If you qualify but don’t get it automatically because you aren't gettingany benefits such as State Pension, you’ll need to make a claim bycalling the Winter Fuel Payment helpline on **0800 731 0160**. You’ll get between £100 and £300depending on your age and who you live with. |
| **Cold Weather Payments** | You may qualify if you or your partnerreceive Pension Credit, certain other means-tested benefitsYou’ll get an extra £25 each time the average temperature in your areahas been, or is predicted to be, 0°C (32°F) or below for seven days in arow between 1 November and 31 March. | You don’t need to make a claim as payments are made automatically. |
| **Charis Grants** | can direct you to organisations that can help with energy debtsIf you’re on certain benefits, you may also be able to get funding fromCharis Grants to pay for white goods, such as a washing machine orcooker | (01733 421 021, charisgrants.com/individuals) |
| **British Gas Energy Trust** | helps people with gas or electricity debtsYou must get debtadvice from a recognised organisation before you apply | 0121 348 7797, britishgasenergytrust.org.uk |
| **Simple Energy Advice** | has an online energy grants finder andadvice about energy efficiency | 0800 444202, simpleenergyadvice.org.uk |
| **Local Energy Advice Partnership (LEAP)** | free energy and money saving advice service You may qualify for help if you’re on a low income or certain benefits, or you have a health condition or disability | 0800 060 7567, applyforleap.org.uk |
| **NEA’s Warm and Safe Homes Advice Service (WASH)** | provides free advice and support | 0800 304 7159,nea.org.uk/wash-advice |
| **Priority Service Register** | The Priority Services Register (PSR) is a scheme offered by energy suppliers to provide certain free services to people who need extra help. These include:* Protection from cold callers with a password protection and identity card scheme
* Bills in talking braille or large print if you're blind or your sight is impaired
* Minicom or textphone facilities to get in touch with us easily
* Arrange to read your meter if you or someone in your household is unable to do so
* Priority reconnection if an energy supply is interrupted and advance notice if we have to stop your supply
* Alternative facilities for cooking and heating if your energy supply is interrupted
* Arrangements for your bills to be sent or copied to someone else, such as a carer, who can help you read and check them
* Annual gas safety checks to keep you safe
* If you have a prepayment meter we can arrange to move so it's easier to reach
 | Priority Services Register scheme and its free services, call us on 0345 052 0000. Lines are open 9am until 5pm, Monday to Friday. |
| **Octopus Energy** | We're giving away 10,000 free electric blankets to the most needy and vulnerable homes as part of our Octo Assist customer support,Our research shows the typical home could save £300 by using an electric blanket to keep warm rather than always heating the whole house. Here's how to apply for one – or, if you can afford to, where you can buy one to keep warm this Winter. | <https://octopus.energy/blog/free-electric-blankets-for-our-most-vulnerable/>  |
| **Family Support** | There may be some additional benefits you can claim, depending on your circumstances.Discretionary Housing PaymentHelp with Health CostsFree School MealsHelp with School Uniform CostsHelp with Landline Telephone and Broadband CostsGeneral Grants | <https://workingfamilies.org.uk/articles/cost-of-living-support-for-families/>  |
| **Braintree Council** | Advice and links to support for all Braintree District Residents | [www.braintree.gov.uk/community/debt-management-cost-living](http://www.braintree.gov.uk/community/debt-management-cost-living)  |
| **Virgin Media O2** | Essential Broadband is Virgin Media O2’s broadband social tariff for customers in receipt of Universal Credit. The tariff provides 15Mbps at a fixed price of £12.50/month on a 30 day rolling contract. The company waives early termination fees for customers who move to Essential Broadband from other tariffs. | [www.virginmedia.com/broadband/low-income-families](http://www.virginmedia.com/broadband/low-income-families)  |
| **Voxi** | Vodafone offers VOXI for Now which is the only mobile social tariff to help those experiencing financial hardship stay connected. The £10 per month plan supports anyone claiming Job Seeker’s Allowance, Universal Credit or Employment and Support Allowance, and includes unlimited 5G data, as well as unlimited calls and texts. There is no contract or credit check and customers can pause or cancel anytime. | [www.voxi.co.uk/for-now](http://www.voxi.co.uk/for-now)  |
| **Hedingham & Chambers Buses** | Families or groups of 5 travel across Essex in Clacton-on-Sea, Colchester, Sudbury and Braintree. | [www.hedingham&chambers.co.uk/anywhere](http://www.hedingham&chambers.co.uk/anywhere)   |

**UTILITIES**

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| **EDF** | We're here to help you through this difficult time and are proud to be named by Citizen's Advice as the UK’s best energy supplier. | <https://www.edfenergy.com/for-home/help-centre/faq/extra-support-when-you-need-it>Speak to an advisor by calling0333 200 5100(2)Text telephone for customers with hearing difficulties0800 096 2929(2) |
| **EON** | If you think you'll have any difficulty paying your bill, you should let us know as soon as possible. | Call us on 0333 202 4461 (9am-5pm, Monday-Friday) |
| **Water Anglian water** | Extra Care team are here if you need support with your water bill, they can make sure you’re on the right tariff with options such as LITE and Extra LITE tariffs, look at payment plans to help you budget, help you to apply for our priority services register and guide you towards other help and benefits available.  | Extra Care Support team on 0800 169 3630.https://www.anglianwater.co.uk/help-and-advice/water-care/extra-care-support/ |
| **SSE / Ovo** | dedicated support from a specialist team for our customers in the most financial difficulty and those in financial difficulty for the first time.We will not disconnect our customers this winter where they fall behind, and encourage all customers who are unable to make their payments to contact us as soon as possible to discuss the tailored support we can offer. | **SSE:** Call usCheck our opening hours to see when we're available0345 070 7373**OVO**: 0330 303 5063Opening hours:Monday to Friday 8:00am - 6:00pm |
| **Scottish Power** | We know that it is a really difficult time for many households and we understand that circumstances can change, which may make it difficult for you to pay your energy bills. If you need additional support paying for your energy bills, there are several ways ScottishPower and other organisations may be able to help. | 0800 634 0010 to discuss your options. Lines are open Monday to Friday 9am – 5pm. Please note this number is only to be used for customers with affordability issues. |
| **Octopus** | If you’re struggling please, please reach out. From our Octo-Assist Fund to our electric blankets and thermal cameras, Octopus have a range of personalised options available if you need support.We can offer a number of support options based on circumstances and need, including access to existing schemes, monetary support from the fund, or a loan of a thermal imagery camera to find heat leaks at home. | Email: hello@octopus.energytel: 0808 164 1088Mon – Thu 9am – 5pmFri 9am – 4pmFor deaf customers – use SignVideo. |
|  | **Every UK household will receive £400 in October 2022 to help offset their higher bills in the energy crisis. No one needs to pay that money back.****The money will be credited to your energy account in 6 monthly instalments of £66.70 starting in October 2022.****There's also additional support for those hit worst by the high cost of living – low income households, pensioners and those with disabilities.****On the 8th September, the government announced a significant support package to help with energy costs this Winter. This freezes the annual bill for a typical household at £2,500.****It will save the average household about £1,000 per year compared to what they would've spent on a tariff at the maximum October price cap (£3,549).****You don't need to do anything to access the Energy Price Guarantee: it'll be factored into your energy tariff, so you'll get the savings automatically.** |  |

**ENTERTAINMENT**

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| **ZSL London & Whipsnade Zoo** | ZSL London and Whipsnade Zoos run a Community Access Scheme to ensure that a visit to one of our zoos is accessible to all. For the Help for Households campaign, every day ZSL is providing a limited number of additional tickets from as little as £3 per person. | www.zsl.org/CAS |
| **Cineworld** | Families can access a range of offers including discounted screenings, tickets and snacks. There are also midweek deals available on Tuesdays and Wednesdays. | www.cineworld.co.uk/static/en/uk/family |
| **ODEON Silvers** | Join us at ODEON Silvers, our special screenings during quieter times of the day, where we show a selection of new, talk-of-the-town releases and timeless classics. While tickets are from £3.50, the price includes tea, coffee, and biscuits, served before the film.Unwind and catch up with friends as you get ready to be transported to another reality on the big screen. | You can book your ticket for Silvers online or at the cinema on the day.\* Remember to check the website for Silvers view times. |
| **Empire Theatre** | **Films for Kids**Selected films each week, doors open 10:30 £3 per session | [www.empire-theatre.co.uk/films-for-kids](http://www.empire-theatre.co.uk/films-for-kids)  |