

# ARE YOU FEELING THE PINCH?

With price hikes on everything from bills to fuel and food, our Welfare Services Lead, Carrie Pearce, has shared a few ideas to help ease the financial burden, as well as details of how we might be able to support you.



**T**he cost of living crisis has been headline news for months now, with energy and food costs seemingly rising on a weekly basis. Managing family budgets and lifestyles to offset these increasing costs has forced many to make difficult choices, while the prospect of further price increases in the future is understandably causing heightened anxiety.

For those living on benefits and low incomes, these tough times could also have a significant impact on their overall quality of life. However, there are steps that you can take to access financial support and minimise the impact of the cost of living crisis on your quality of life.

## BENEFITS & GRANTS HELP:

- Check if your child is eligible for free school meals and the pupil premium. If you're on a means-tested benefit (like Universal Credit) and have a low income, it's worth checking: [www.gov.uk/apply-free-school-meals](http://www.gov.uk/apply-free-school-meals)

- Attendance Allowance and Personal Independence Payments are non-means tested and help with extra costs for those with disabilities severe enough to require assistance in being cared for: [www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance) and [www.gov.uk/pip](http://www.gov.uk/pip)
- Over 800,000 people are eligible for a top-up of their state pension. Pension credit is a tax-free, means-tested benefit aimed at retired people on low incomes. Plus, it's a gateway benefit that gives eligibility for council tax discounts, free TV licences for over-75s and more: [www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)
- Choosing between heating and eating? Speak to your local authority about claiming some help from the Household Support Fund. The Fund aims to prioritise money to meet essential costs - you needn't be on benefits: [www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)
- Try your local foodbank. Foodbanks give out free

parcels that should provide at least three days' worth of in-date, non-perishable food. [www.trusselltrust.org/get-help/find-a-foodbank](http://www.trusselltrust.org/get-help/find-a-foodbank)

## DID YOU KNOW?

- 16 million people are out of contract on broadband and mobile bills - and could potentially halve their bills. Check out broadband comparison and cheap SIM comparison sites.
- If you have more or the same number of bedrooms as there are people in your household, you might be better off with a water meter. The Consumer Council for Water has a free online calculator that will tell you if you can save water with a meter: [www.ccwater.org.uk/watermetercalculator/](http://www.ccwater.org.uk/watermetercalculator/)
- Do you have magazine subscriptions, gym

memberships, Pay-TV or anything else you're not really using? Take a closer look and cancel any unwanted direct debits.

- Be energy savvy! Get into the habit of unplugging or switching off your electronics when they are not in use.

## HOW WE CAN SUPPORT YOU

If you are struggling to make ends meet or find yourself in a situation of financial hardship, our Welfare team is here to help. The team can help with benefits advice, debt management, financial hardship and can help you to access the support available in your local community.

Call our Support Line on **0800 389 8820** or register for MyFFC at [www.firefighterscharity.org.uk/myffc](http://www.firefighterscharity.org.uk/myffc) and visit the 'Access Support' tab.



## Try our online courses

Visit our new Wellbeing Hub in MyFFC to access a range of bitesize and longer courses focusing on everything from healthy eating and stress to debt management.

Simply click on the 'Access Support' tab to find our Wellbeing Hub.

