

NORFOLK COUNTY COUNCIL

<https://www.norfolk.gov.uk/what-we-do-and-how-we-work/campaigns/help-with-living-costs/cost-of-living-vouchers>

Cost of living vouchers

If you are eligible for free school meals you will now receive a monthly 'cost of living' voucher.

The vouchers will be £15 per month, per child. There is an additional payment of £30 for December, to coincide with the Christmas holidays. That's £120 per child in total.

The vouchers will be paid from November 2022 (backdated) up to and including April 2023.

The vouchers are provided by Edenred. You can use Edenred vouchers in all supermarkets for essentials, including clothing.

If you receive a means-tested benefit and are entitled for Free School Meals (Pupil Premium) you will automatically receive the vouchers from your child's school.

[Check to see if you are eligible for free school meals.](#)

Money and benefits

<https://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits>

Norfolk Assistance Scheme (NAS)

<https://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/norfolk-assistance-scheme>

What is it?

The Norfolk Assistance Scheme (NAS) helps people who are in financial hardship and cannot pay their living costs. There are many reasons why this might happen to you:

- Redundancy
- Work hours have been cut
- On a low income or benefits
- Waiting for Universal Credit payments
- A home emergency such a fire or flood
- Have a special educational need or disability
- Have mental health issues or in ill health
- Have left an abusive relationship
- Have dependent children
- In a resettlement scheme

If you are eligible we can:

- Provide emergency financial help
- Supply essential household goods and furniture
- Give support, guidance and advice

You will need to complete an application with evidence of your financial situation.

Help and advice with utility bills

<https://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/help-with-utility-bills>

Energy bills

There are a range of services and organisations who can advise you:

- **Citizens Advice website** has advice on managing your energy supply. This includes where to get extra financial support from
- **Government's saving energy advice** includes recommendations on home improvements to make your home more energy efficient. They have a helpline
- **Government's help with your energy bills** has information on the Energy Price Guarantee and Energy Bills Support Scheme
- Community Action Norfolk's **ThinkingFuel community oil buying scheme** could save you money
- **Norfolk Warm Homes** offers advice and grants to help keep your home warm and save energy
- **Better Together Norfolk** offers advice on reducing your energy bills. They have an advice line
- Check if you are eligible for a discount under the **Government's Warm Home Discount Scheme** for winter
- Check if you are eligible for the **Government's Winter Fuel Payment**

Water bills

Anglian Water provide an **Extra Care Support service** for people who may need help paying their water bills.

Council Tax bills

Your district council may be able to help you with your council tax bill:

- [Breckland Council – council tax support](#)
- [Great Yarmouth Borough Council – council tax support](#)
- [King's Lynn and West Norfolk Borough Council – council tax support](#)
- [North Norfolk District Council – council tax support](#)
- [Norwich City Council – council tax support](#)
- [South Norfolk and Broadland District Council – council tax support](#)

Phone bills

Ofcom give advice on [what to do if you are struggling to pay your phone bill](#).

BROADLAND DISTRICT COUNCIL

<https://www.southnorfolkandbroadland.gov.uk/communities/cost-living-crisis>

Cost of living increase

Many people across the UK are struggling to cover their essential household costs. Cost of living increase means we're all paying more for energy, food, rent, fuel and other things.

Sadly, the situation isn't going to get any easier, but there are some temporary measures that you can take to help your situation:

Managing one-off payments

Think ahead to future months and any big bills that may be coming in such as heating oil, car costs such as MOT, service or tax. Consider monthly direct debits to tackle your heating oil bill or putting money aside each month to cover the bigger bills when they come in.

Budgeting

Use budgeting apps provided by your bank, or others such as Emma-Money Management Dashboard to help you track your finances. You can also find out tips and tricks to accurately budget your incomings and outgoings over a year at Money Saving Expert (<https://www.moneysavingexpert.com/banking/budget-planning/>).

Top tip: arrange all direct debits to go out on the same day that your money comes in, so you know exactly how much you have left.

Saving on utility bills

You might be eligible for additional support from the Government's Energy Rebate Scheme.

[*Find out more*](#)

Reduce electricity usage; turn off TVs, lights etc when they are not being used. Change to energy saving lightbulbs.

Insurance / utilities – don't just go with the renewal quote, use websites such as GoCompare or CompareTheMarket to find best deal.

Phone contracts – shop around, phone up and bargain with the company, renew on a SIM only contract which is often a fraction of the price. Be wary of being talked into buying costly extras such as insurance. If you are getting the latest handset as part of your phone contract, remember you are buying that handset on finance. It costs you around £25 per month more compared with a similar sim-only deal. Over a 36-month contract that's £900!

Reduce how much the heating is used by wearing extra layers or a dressing gown. Put draft excluders or old clothes / rolled up newspapers under the doors to exclude drafts. Use a hot water bottle, blanket or electric blanket and drink hot drinks throughout the day.

Cancel any unnecessary subscriptions or memberships.

Ideas for saving money

Clothes / furniture / technology

Go to charity shops or use apps and websites for second-hand items and swaps such as:

- [Gumtree](#)
- [Facebook Marketplace](#)
- [Vinted](#)
- [Depop](#)
- [eBay](#)
- [Preloved](#)
- [Shpock](#)
- [MusicMagpie](#)
- [Nextdoor](#)
- [Freecycle](#)

These are also great to use for children's things, as well as specific apps and websites such as:

- [Whirli](#)
- [YoungPlanet](#)
- [Cheeki Monkeys](#)

Remember, babies and children grow up fast and often, second-hand items can seem almost like new.

For children and babies, you could also consider:

- swapping toys and books with friends
- see if you have a toy library local to you

- visit the library to use books and access free baby groups such as Bounce and Rhyme
- look for other local free activities such as a local church or village hall running a free or low-cost play session
- join the South Norfolk Family & Community Connections page on Facebook for updates
- look on second-hand sites for reusable nappies – once you have invested initially you won't have to buy nappies again
- consider reusable wipes – either invest in some official ones, or cut up an old t-shirt or other piece of soft clothing into squares which can be dipped into water with a drop of essential oil in

Food

- look out for 2 for 1, Buy One Get One Free and other deals, and try and stock up when things are on offer if you can
- use loyalty cards and points schemes
- take time to plan meals for the week. You can then write a list of exactly what you need, which will help to keep your food shop on track
- do an online shop so you aren't distracted by things you don't need
- try and only buy the amount you need so that you don't end up wasting any extras
- store leftovers in Tupperware for later in the week, or to put in the freezer for another time
- look online for recipes to use up leftovers. Try [LoveFoodHateWaste](#)
- go to discount shops or wholesale shops
- remember Best Before is different to Use By. Items with a Best Before date can still be consumed after this date if they still look and smell okay

Animal feed / bedding

- look out for deals, and try and stock up when things are on offer if you can
- for rabbits, guinea-pigs, tortoises etc. ask at a local fruit and veg market stall or green grocers for left over scraps
- bulk buy in 15kg / 20kg sacks – initial outlay is more but much cheaper in the long run
- buy hay / straw by the bail if possible – often a bail will only cost around £8 and will last for months longer than a small bag which may not be a dissimilar price

Going out

- Take children on free or cheap activities such as a nature walk, going to the woods, a park, building a den, growing plants, salads and vegetables in pots, or cooking together
- Save up coupons or look for schemes, holiday offers, and tokens to collect such as in some newspapers and magazines
- Use social sites such as Facebook to look for free / cheap local events
- Bring snacks and drinks from home so that you don't have to buy food when you're out

Christmas – prepare now

- buy Christmas and birthday presents during the year to spread the cost. If you don't have storage, wrap them when you get them. Note down what you have bought people and how much you have spent. Stick to a strict budget per person
- ask family and friends if they would like to do Secret Santa so you don't have to buy presents for everyone

Government support

- Apply for a Prescription Pre Payment Certificate – this is not means tested and anyone who receives more than one prescription per month is eligible <https://www.gov.uk/get-a-ppc>

- If you work from home, see if you are eligible to claim working from home expenses of £6 a week, including if you have had to work from home due to COVID-19 restrictions <https://www.gov.uk/tax-relief-for-employees/working-at-home>
- Check if you are eligible to claim tax relief for other work-related expenses <https://www.gov.uk/tax-relief-for-employees>:
 - uniforms, work clothing, tools, PPE
 - driving for work, taking other employees as passengers
 - professional fees and subscriptions required for your job
 - overnight expenses for food, accommodation and use of public transport

Don't allow yourself to spiral into debt by taking out loans, continuing to increase an overdraft, or increasing your credit card limit. ASK FOR HELP

- South Norfolk Help Hub - 01508 533933 or email helphub@southnorfolkandbroadland.gov.uk
- Broadland Help Hub - 01603 430431 or email helphub@southnorfolkandbroadland.gov.uk
- [Request Help Hub Support](#)
- [Citizens Advice Bureau](#)
- Your bank or building society
- [National Debt Line](#)
- www.gov.uk/national-debtline

