



# Making Your Money Go Further

A Financial Wellbeing Guide to support with the rising cost of living

# Contents

## 03. Our Financial Benefits

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## 04. Support with Benefits and Budgeting

Grants for Social Care Workers  
Low-Interest Loans

---

## 05. Support with Shopping

Getting Free Food at Foodbanks  
Free Menstrual Products

---

## 06. Financial Support with Children

Support during pregnancy  
Free Childcare  
Support with School Essentials

---

## 07. Support with Mortgage Payments

---

## 08. Support with Rent and Deposit Payments

Support with Home Improvements

---

## 09. Support with Council Tax

---

## 10. Paying Utility Bills

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## 10. Support with Funeral Costs

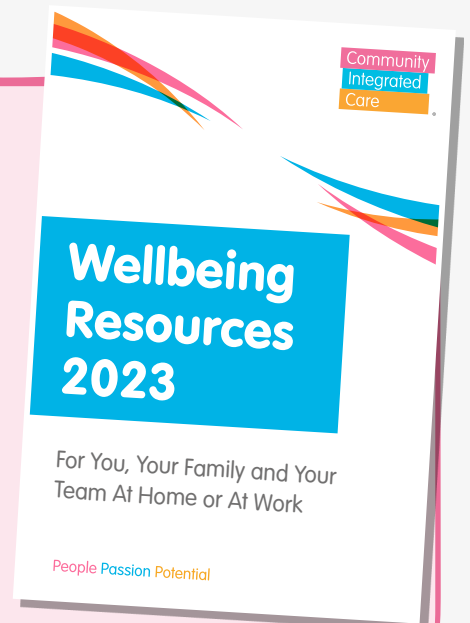


We understand the impact that the rising cost of living is having on people's lives and the challenges this brings. We really want to support our colleagues through any difficult times they may be experiencing. So, alongside our comprehensive colleague benefits, this guide provides useful information on some recommended external financial support options.

## Our Financial Benefits

Don't forget to check our Wellbeing Resources Guide on Click for more on the financial benefits we offer as a charity, including:

- Loan and wage advance options through **Salary Finance**
- Free **Blue Light Card** and **Vivup** memberships
- **Wellbeing Fund** – offering personalised, support for colleagues who are facing unexpected financial pressures



## Wellbeing Support

We understand that financial troubles can sometimes impact our mental health too – our Wellbeing Guide offers information on our wellbeing support options, including:



**Spectrum Life** – our Employee Assistance Programme, for free counselling and digital support.



**Everymind At Work App** – providing online support and dedicated wellbeing webinars.

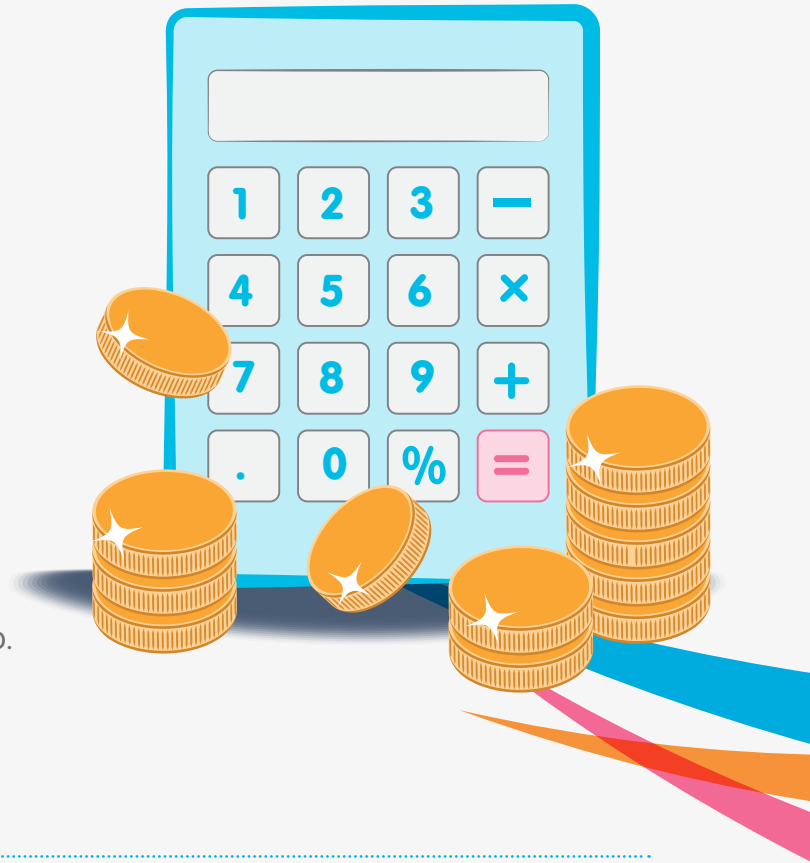
Our Wellbeing Guide also provides information on who to reach out to for support within our charity as well as specialist external agencies for matters such as substance misuse and domestic abuse support.

# Support with Benefits and Budgeting

**Planning and understanding your finances can really pay off in the long-term!**

[Turn2Us](#) offer a free calculator to help you understand what benefits you might be entitled to.

[Money Helper](#) provide a free budget planner – to keep track of your spending and help you understand how your spending is spread.



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## Grants for Social Care Workers

You may be entitled to grants from certain organisations based on your employment in the social care sector.

**You can find out what grants you might be eligible for by [clicking here](#) and submitting a short, confidential form.**

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## Low Interest Loans

Credit Unions are a community savings and loans provider, where members pool their savings to borrow money at low interest rates. Some credit unions also provide mortgages, car loans and support with purchasing household electricals. This can be a more manageable alternative to bank loans and credit cards.

[Click here to find your local Credit Unions](#)



# Support with Shopping



There are lots of ways that you can save on your groceries – from accessing discount vouchers to grabbing freebies. We've highlighted some of best below:

- [Money Saving Expert](#) regularly update their website with new supermarket coupons and available deals.
- [Olio](#) is a local sharing app where you can give or receive free food and other household items in your area.
- [Too Good To Go](#) lets you rescue unsold food from shops and restaurants, to save it from going to waste, for up to 70% off the recommended retail price.
- [The Company Shop](#) sell discounted surplus food and household items for up to 60% less than the recommended retail price.
- [The Real Junk Food Project](#) is an organisation preventing food waste by offering food in exchange for cash, time, skills or imagination – you have more choice on value and how you'll pay.
- [Hubbub](#) offer community fridges, where local people, supermarkets and food businesses share excess food for free.
- [FareShare](#) are an organisation who redistribute surplus food to frontline charities and community groups. FareShare also provide advice on support for individuals.



## Getting Support at Foodbanks

If you're in crisis and require food in an emergency, local foodbanks can offer free food parcels for people who are struggling financially. They can also provide essential toiletries for the whole family, including menstrual products.

To qualify for this service, you'll usually need to get a referral through Citizens Advice, your GP, housing association, or Social Worker. [Click here to find out more.](#)



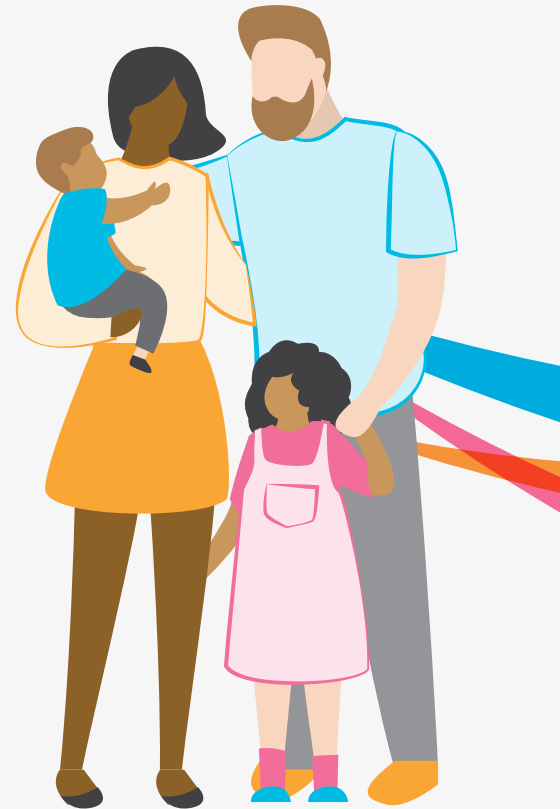
## Free Menstrual Products

Morrisons offer free tampons and menstrual towels through the '[Package for Sandy](#)' scheme at nearly 500 of their stores. Simply ask at customer services for a "package for Sandy", and they'll give you an envelope of menstrual products.

Your Local Authority may also be able to provide menstrual products if you cannot afford them. Check their website for more details.

Free period products are also available in Scotland using the [PickupMyPeriod](#) app, which connects you to hundreds of venues across Scotland where period products can be accessed for free.

# Financial Support with Children



## Support During Pregnancy

If you live in England and you're expecting your first child, or you're expecting a multiple birth (i.e. twins or triplets), you may be eligible for the [Sure Start Maternity Grant](#) to help with buying clothes and essentials for your baby.

You can claim the grant from 11 weeks before your baby is due, or within 6 months after your baby is born. In the case of adoption or surrogacy, you can still make a claim until your child's first birthday. For more information on this scheme and how to claim this grant, please [visit here](#).

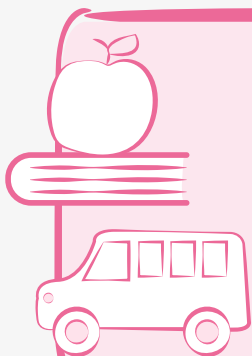
If you live in Scotland, you may be eligible for similar financial support called the Best Start Grant. [Click here](#) for more info.

Emma's Diary also support expecting and new parents with free samples and discounts on baby essentials like nappies, wipes and baby furniture from big brands! You can sign up by [clicking here](#).

## Free Childcare

If you live in England and receive certain benefits, you may also be eligible for free childcare if your child is two years old. For information on eligibility criteria and how to apply, please [click here](#). You may be also able to access up to 30 hours per week free childcare for 3-4 year olds. [Click here for more info](#).

If you live in Scotland you can get up to 1,140 hours of funded early learning and childcare a year (around 30 hours a week in term time) if your child is 3 or 4 years old. Some 2 year olds are also eligible. [Click here to find out more](#).



## Support with School Essentials

If you're on a low income, you may be entitled to free school meals for your children and grants towards school uniform costs – [click here to find out more](#).

Support can also sometimes be offered on payments for school transport – you can find more information [here](#).



# Support with Mortgage Payments

If you've missed a mortgage payment, or you think you might have difficulties with upcoming repayments due to temporary financial hardship, your mortgage lender might be able to help. Reach out to them in the first instance and they might offer the option to:

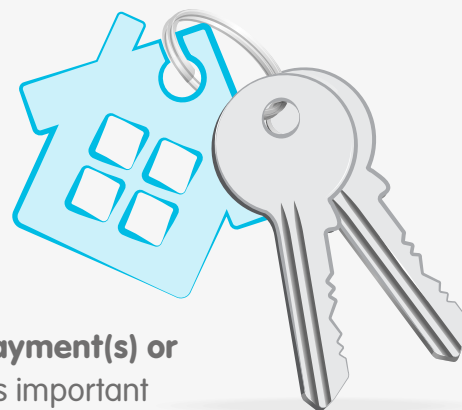
- **Reduce** or **pause** mortgage payments until you're able to resume with a payment plan.
- **Remortgage** your property. For more information on how re-mortgaging works, please read this [guide](#).
- **Negotiate for lower interest rates.**
- Change to **interest-only payments** so that you only pay off the interest on what you borrow each month.
- **Extend the mortgage term** so that you can repay your mortgage over a longer period.
- **Capitalise the arrears** by arranging with your lender to repay what you owe later.
- Check if you have **Mortgage Payment Protection Insurance (MPPI)**.
- Access Government loans such as **Support for Mortgage Interest**. For more information, please [click here](#).

If you live in **Scotland**, you may be eligible for the **Home Owner's Support Fund** where the Government buys a stake in your property to reduce your mortgage or a social landlord buys your home from you and you continue to live there as a tenant – with lower monthly payments. [Click here to find out more.](#)

## More Mortgage and Debt Support Options

- [Citizen's Advice](#) can help you to manage legal, money, benefits or other issues. **Contact: 03444 111 444.**
- [Shelter](#) can support you if you are worried about losing your home, are homeless, want to find out your housing rights and many other challenges you may be facing. **Contact: 0808 800 444.**
- [Payplan](#) provide debt advice and can help with contacting the people you owe money to and arranging lower payments to make things affordable. **Contact: 0800 280 2816.**
- [Money Helper](#) (formerly known as the Money Advice Service) provide free and impartial money and pensions guidance for people all across the UK. **Contact: 0800 138 7777.**
- [StepChange Advice](#) can provide support to manage debts. **Contact: 0800 138 1111.**
- [National Debtline](#) offer free, independent and confidential advice on personal debt. **Contact: 0808 808 4000.**

# Support with Rent and Deposit Payments



If you're struggling to pay your rent, have already missed a payment(s) or worry that you won't be able to make upcoming payments, it's important that you contact your landlord as soon as possible to discuss your options. You may be able to get some extra time to pay or change your payment date.

You may also be eligible for the [Breathing Space](#) scheme, which provides up to 60 days relief from interest, fees and court action.

For more information on your rights concerning **rent increases** by private landlords, please [click here](#).

If you're **struggling to secure a property to rent**, you may be able to use a **rent guarantor** who would be responsible for paying any arrears in the event you were unable to pay your rent. To explore this option, speak with your landlord or letting agent. You may also qualify for **zero deposit** scheme, [click here](#) for more information.

If you receive housing benefits or the housing element to Universal Credit, your local council may be able to give you **Discretionary Housing Payments (DHPs)**, which can be used to pay a tenancy deposit, rent in advance and removal costs. To apply, please [click here](#).

You may also be eligible for a **budgeting advance** or **budgeting loan** if you are receiving benefits. To check your eligibility and apply, please [click here](#).

## The following services can offer additional advice:

✓ [MoneyHelper](#) – you can also contact them via WhatsApp on **0770 134 2744** or call them on **0800 138 7777**

✓ [Shelter](#) – you can call Shelter's free helpline: **0808 800 444**.

✓ [Citizens Advice's](#) can also support online or call their national phone line: **0800 144 8848** to speak with a trained adviser.

## Support with Home Improvements

If you or someone you live with has a disability and need help with repairs or adaptations to your home, [Foundations](#) provide a directory of local home improvement agencies. Search the online directory [here](#) and complete this [self-assessment form](#) to find out if you're eligible.

If you're renovating your home or in need of free or affordable household items, including furniture, electrical appliances, IT equipment and more, you can often find more affordable options on [Reuse Network](#), [Gumtree](#), [Facebook Marketplace](#), [Freecycle](#) and [Freegle](#).



# Support with Council Tax

If you're finding it difficult to make your Council Tax payments, your Local Authority may be able to change or extend your payment plan. You can tell your Local Authority how much you can afford to pay and make them an offer.

You might also be able to access a **council tax reduction** if you receive a low income or benefits, or if you're a single person.

If you're a live-in carer, or you or someone in your household has been diagnosed with a mental health condition, you might not have to pay council tax.

If you're not eligible for any of the discounts listed above, under the discretionary reduction scheme, your Local Authority may still be able to reduce or completely cancel your council tax bill if you're struggling to pay for essentials and can provide evidence of financial hardship. Please contact them directly for more information.



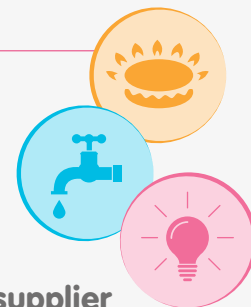
[Click here to find out more](#)

Further advice on council tax is also provided by:

NATIONAL  
DEBTLINE

StepChange  
Debt Charity

citizens  
advice



# Support Paying Utility Bills

If you are experiencing hardship with high energy bills, you can contact your supplier who should be able to work with you to agree a more affordable payment plan. You can also ask for a payment break or reduction, extended time to pay, and a review of your payments and debts.

If you're in a vulnerable situation or at risk of being disconnected, the [Citizens Advice's Extra Help Unit](#) could take on your case and raise a complaint on your behalf.

For support saving on your energy bills, check out Money Saving Expert's [top tips](#) or our charity's very own [Taking Charge](#) campaign. To access support with paying your energy bills, you can also contact your local council with the specific request of accessing the [Household Support Fund](#). This grant is distributed by local councils in England to support people who need it most.

If you can't afford to top up your pre-payment meter for your gas or electricity, you may be eligible for a **fuel voucher**. To get a fuel voucher, please contact your local council.

There are also various schemes and grants that may be available to you if you need help with paying your water bills. To find out more, [click here](#).

If you're having trouble paying your phone, TV or broadband bills, contact your provider as soon as you can to explain your situation and prevent losing your connection or negatively impacting your credit score. Providers often have options such as cheaper tariffs and repayment plans. The [National Databank](#) also offer **free mobile internet data, texts and calls** for up to 12 months.

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## Support with Funeral Costs

If you're on a low income and need support to pay for a funeral or cremation you're **arranging**, you may be eligible for a [Bereavement Support Payment](#) and [Funeral Expenses Payments](#). Under these schemes, you may be able to secure a one-off payment of up to £3500, in addition to monthly payments thereafter. There are also several charities that can help with funeral expenses, such as the [Child Funeral Charity](#) and [Friends of the Elderly](#).

A Funeral Director may agree to accept payment for a burial or cremation by instalments. However, please check this with them first.

### More information

If you are experiencing significant financial struggles, remember you can always reach out to your Line Manager or regional People Team for advice.

We are always interested in learning about different financial options that might support our colleagues during the cost-of-living crisis. If you would like to share your own experiences, have any feedback on this guide, or require further information, please contact: [Anita.Amurun@c-i-c.co.uk](mailto:Anita.Amurun@c-i-c.co.uk).