


Helping you to make it all add up

A close-up photograph of a person's hands holding a white receipt. The receipt has some text and a barcode on it. The background is blurred, showing what appears to be a store or supermarket setting.

Your handy guide for maintaining wellbeing and making your money stretch a bit further.

The price of everyday essentials keeps going up. You'll have seen it at the supermarket and in your monthly bills.

Money just doesn't stretch as far as it used to.

This is an emotional, as much as a financial struggle and it's hard to know where to turn. If you're behind on your bills or going into debt to pay them, you're far from alone.

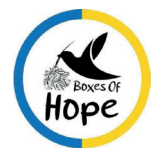
Action is needed. You might be able to claim extra benefits to help increase your income, get discounts or find quick, simple ways to reduce your outgoings.

Whether you're worried about rising rents, covering higher energy costs or tackling debt, the information, contacts and practical ideas within this booklet will help you to keep on top of your money – and your health – so that it all adds up.

FIND OUT MORE INSIDE



With grateful thanks to the following organisations which are all part of this ground breaking support programme.



We've got you covered this winter!

In response to the cost-of-living challenges which arose over the winter of 2022-23, a partnership of Lincolnshire's councils, voluntary sector and charitable organisations – along with that year's High Sheriff of Lincolnshire, Tim Strawson – came together to act.

It's a true collaboration of care, concern and consideration; with everyone committed to easing the burden for all.

As well as launching and handling various schemes to help those in greatest need, they re-doubled efforts to promote and point to ways to access assistance and support for free or at low cost, ways to save money and help to make it stretch further.

Things haven't got any easier – and so that work continues.

Where ever you are in Lincolnshire, and whatever your circumstances, this booklet is a directory to help you through this winter and beyond.

It will help you find:

- ➔ Online calculators and guides to help your money add up.
- ➔ Advice on money matters.
- ➔ Warm and welcoming spaces.
- ➔ Free events, activities and things to do to remain active and connected.
- ➔ Low-cost options on health and wellbeing.

All partners are committed to doing whatever they can to ease the pressures of winter.

This includes:

- Provision of warm packs for those struggling to keep warm;
- Help to keep warm welcome spaces open across the county;
- And links for support through each council's website, below.

All Council contact points:

www.lincoln.gov.uk/benefits/cost-living-support	01522 881188
www.n-kesteven.gov.uk/benefits-support/cost-living-support	01529 414155
www.southkesteven.gov.uk/cost-living-help-and-support	01476 406080
www.west-lindsey.gov.uk/benefits-support/cost-living-support	01427 676676
www.boston.gov.uk/costofliving	01205 314200
www.e-lindsey.gov.uk/CostOfLiving	01507 601111
www.sholland.gov.uk/CostOfLiving	01775 761161
www.lincolnshire.gov.uk/council-councillors/cost-of-living	

Keeping on top of money matters

Don't hide from debt

Debt is a fact of life for many, and nothing to be ashamed of. Trying to ignore or hide from your debt will only make things worse in the long run. The best way is to face it head-on and come up with a plan to pay it off.

There are plenty of agencies to help you do this – local council money advice teams, Citizen's Advice, Christians Against Poverty etc – and help online as a first step. There's loads of advice and helpful calculators at the Government's Money Helper website – www.MoneyHelper.org.uk – and the National Debtline is free to call on **0808 808 4000** (Mon - Fri, 9am to 8pm; Sat, 9.30am to 1pm) or www.nationaldebtline.org.

- ➔ They'll all help you work through non-essential expenses, contacting your creditors to discuss payment options.
- ➔ Remember, everyone goes through financial struggles at some point. Don't let your debt define you or hold you back. Take control of your finances and work towards a debt-free future.

Stop Loan Sharks

It is especially important to steer clear of loan sharks and illegal moneylenders. They take advantage of people who are desperate for cash, with poor credit ratings, low income, or limited financial resources.

Through very high interest and threats of violence to enforce loan repayment, loan sharks ruin people's lives and leave them in a vicious cycle of debt that can be very hard to escape. A debt of a few £100 quickly rises to many £1,000s.

It is essential to be aware of the dangers of loan sharks and to avoid borrowing money from them at all costs. Instead, seek help from reputable financial institutions – like a bank or a Credit Union – and always raise problems early to sort a manageable repayment plan.

- ➔ To report Loan Sharks – call **0300 555 2222** or www.stoploansharks.co.uk/

Trust Credit Unions

Credit Unions are a trusted source of loans between £100 and £15,000, with flexible, affordable repayments; open to all; and especially suited for people with poor credit history. It is easy to apply, with no hidden charges or sign-up costs.

Also offering help to take back control of debts and arrange reduced repayments.

➔ Notts and Lincs Credit Union can be reached at: www.nottsandlincscu.co.uk or call **01522 873550**.

➔ Citizen's Advice national line: **0800 144 8444**

Money Helper

Money Helper is a free Government service to help you budget, save and cut back on costs, regardless of circumstance.

It walks you through everyday money matters, choosing and managing bank accounts, budgeting, switching to save money and covers topics around family and care, death, divorce, separation, home, pensions, long-term care etc.

There are various online calculators for all manner of money matters; especially useful at times of low income or income shock.

These will help you quickly work out the figures for some of the most common money situations you may find yourself in. They can help you work out what benefits you might be entitled to, find impartial advisers and work your way through cost-of-living squeezes.

➔ For free guidance you can trust, including tips on how to prioritise bill payments see: www.MoneyHelper.org.uk Live chat is available.

Useful contacts

- ➔ Citizen's Advice national line: **0800 144 8444**.
- ➔ Citizen's Advice national debt line: **0800 240 4420**, 9am to 5pm, Mon - Fri.
- ➔ Citizen's Advice in Lincolnshire:
 - www.citizensadviceouthlincs.org.uk
 - or www.citizensadviceincoln.org.uk or **0344 411 1444**
 - www.camidlincs.org.uk or **0344 411 1444**
- ➔ Step Change Debt charity has free confidential, regulated debt advice at www.stepchange.org or **0800 138 1111**.
- ➔ Universal Credit information: www.understandinguniversalcredit.gov.uk
- ➔ If a pensioner, check at www.gov.uk/pensioncredit-calculator to see if you're eligible for Pension Credit, or call **0800 99 123**.

Money saving expert

There are so many helpful places and resources for getting good advice and help on saving money, but few are as well known as Martin Lewis' **Moneysavingexpert.com**

From tools to help save on household bills, to a guide on banking and saving to get best returns on your money, advice on reclaims and accessing money you're owed and tips to counter soaring prices, it's the popular website for cutting your costs. You can sign up for a free weekly Money Tips email.

Radio 4's **Money Box** is a good source of information too, every Wednesday and Saturday and on BBC Sounds.

Keeping on top of your bills

Help with bills and other costs

Households on low incomes with under £16,000 in savings may qualify for a discount on their Council Tax bill. Check for a benefits calculator on your council's website or call them (details on page 3). Some offer hardship funds too.

- ➔ Many energy companies offer schemes or grants on home energy costs. Some are open to anyone – you don't even need to be a customer. It's best to contact your energy supplier directly to see what they offer.
- ➔ Anglian Water offers tariffs for low-income households with up to 50% discount on water and sewage charges. Residents should call their Extra Care Team on **0800 232 1963** for ways they may be able to help. They also offer through their website various tips and freebies for helping you to save water. See: www.anglianwater.co.uk/help-and-advice/save-water/
- ➔ Check your eligibility for various benefits and financial relief such as pension credits, childcare vouchers, warm homes discounts at: www.gov.uk/benefits-calculators
- ➔ Social tariffs on broadband and phone packages can be cheaper. They are often for people on Universal Credit, Pension Credit or other benefits and sometimes are called 'essential' or 'fair fibre': Your provider can tell you more or see: www.ofcom.org.uk
- ➔ You could get help on the cost of white goods and other unexpected bills. Turn 2 Us has information on assistance including grant help. More at: www.turn2us.org.uk
- ➔ There are cost reductions on NHS prescription, depending on your age, income, if you're pregnant or have certain medical conditions, and so on. Find out if you're eligible at: www.gov.uk/help-nhs-costs
- ➔ Need help with food costs to stay healthy? If you're at least 10 weeks pregnant or have a child under four-years-old, you could get NHS help to buy milk, fruit and vegetables. More at <https://services.nhsbsa.nhs.uk/apply-for-healthy-start>. Otherwise ask about Food Bank referral.
- ➔ Recognising that rising costs stretch to pet care too, the RSPCA has animal-specific welfare support and food bank information at: www.rspca.org.uk/adviceandwelfare/costofliving

Switch off for more money

Every energy company has its own scheme for helping or incentivising you to save energy.

If you're an E.ON Next customer, look out for a deal that gives you rewards for reducing your energy use during peak times – which also saves you money.

It works by signing up, receiving alerts and aiming to hit the targets that are set for energy savings over a set period – and you win account credits.

➔ See: www.eonnext.com and www.nationalgrideso.com

Little Savings habits

These super simple hacks will save you £s in the kitchen:

- ➔ Appliances that heat water are the most energy thirsty. Only boil what's needed for what you need, but always up to the minimum level as a minimum;
- ➔ Don't leave the fridge door open while you pour the milk – that costs money and cold air;
- ➔ A microwave is the cheapest way to cook;
- ➔ Use the washing machine at 40c, 30c or even 20c if your items aren't badly stained;
- ➔ Tumble drying is a costly convenience. Hang outside or use an airer if you can.

Saving energy saves money

Saving energy is not only good for the environment, but it will also save you money.

By making small changes to your daily routine, such as turning off lights when leaving a room, unplugging electronics when not in use, or cooking differently, you can significantly reduce your energy use and lower your electricity bill. Energy-efficient appliances and light bulbs also bring long-term savings.

Less energy use = more money in your wallet. It's a win-win.

➔ Ask your energy provider about free energy-efficient light bulbs and look into switching to a better deal.

Other avenues of support in saving energy bills include:

- ➔ The Energy Saving Trust – www.energysavingtrust.org.uk
- ➔ Simple Energy Advice – www.simpleenergyadvice.org.uk or **0800 444 202**
- ➔ National Energy Action – www.nea.org.uk, webchat or call **0800 304 7159**, (10am to 12pm Mon - Fri).

Keeping well-fed and warm

Food Banks

As the cost of all everyday essentials continues to rise, food banks, community grocers and charitable larders are a valuable resource for individuals and families who are struggling to afford what they need.

They provide a variety of essential food items that can help to supplement a family's groceries and ensure that everyone has enough to eat.

Although it can be difficult to ask for help, it's important to remember that there is no shame in using a food bank – not least because in many cases they ensure sustainable use and distribution of shop-surplus produce.

➔ Many people experience periods of financial hardship and need a little extra support to get through tough times. If you or someone you know is in need of food assistance, don't hesitate to reach out to your local food bank or ask for a referral. They're there to help and can provide a vital lifeline during difficult times. Information at www.lincolnshirefoodpartnership.org or through your local council.

➔ Food banks and community larders provide emergency food parcels free of charge. A referral is normally needed: eg from a social worker, local council, Citizens Advice, GP or other community organisation.

➔ Community groceries and pantries don't usually require a referral. They offer food at very low cost, often with a small membership fee.

➔ Community cafes and kitchens don't typically require a referral. They offer hot or cold meals free of charge or at very low cost.

➔ Details of these too can be found at: www.lincolnshirefoodpartnership.org/foodbanks

Help with Food

Children in low-income households may be entitled to free school meals. See: www.lincolnshire.gov.uk/school-pupil-support/apply-free-school-meals or call **01522 782030**.

➔ To access free healthy meals and activities in school holidays: www.lincolnshire.gov.uk/school-pupil-support/holiday-activities-food-programme

➔ For a pre-paid card for pregnant women and parents of children under 4 to help buy milk, fruit and vegetables. www.healthystart.nhs.uk or **0300 330 7010**.

Warm spaces

There's a network of Warm Spaces all over the county, in churches, village halls and community settings where you can be assured of a warm welcome and certain comforts.

Warm Spaces are safe spaces for all ages, where you can go for company, warmth, to charge your phone, have refreshments and make friends. Some have activities too!

➔ To find out about your nearest registered Warm Space, see: www.warmwelcome.uk

➔ If you're aware of a location offering a warm welcome and operating as a warm space that's not listed, do encourage them to, as that would make it easier for others to find them and could open up a level of additional support for them too.

➔ If you don't have the internet, but want to find a Warm Space near you, call Alford Hub on **01507 464901** (Mon - Fri, 9am to 12pm) and press Option 5 for 'winter support'. Alford Hub is an information and support hub covering the whole county.

Healthy App-etites

Is there a programme for redistributing excess, spare, or close-to-date food in your area?

Just like looking out for the marked-down labels in shops, it will save you pounds and introduce you to some deliciously unexpected treats.

One increasingly popular scheme is **Too Good To Go** which calls itself 'the app that lets you rescue unsold food from an untimely fate' at favourite shops, cafes and food stops. **Olio** also works through a free app.

Larger Warm Spaces

operate as hubs for advice, contact and information.

There's at least one in every District Council area, at:

- **Boston** – Centenary Church;
- **Kirton** – New Life Church;
- **Lincoln** – Ignite Church;
- **Lincoln** – Bridge Church;
- **Alford** – Alford Hub;
- **Skegness** – The Storehouse;
- **Sleaford** – New Life Church;
- **Spalding** – Boxes of Hope;
- **Grantham** – Jubilee Church;
- **Gainsborough** – Connexions;
- **Market Rasen** – New Life Church.

Love Food Hate Waste

Food is expensive and so you'll want to make the most of what you have and waste as little of it as possible.

There are some great tips on buying what's in season and therefore cheaper, ways to keep it fresh and use-able for longer and how to make the most of any leftovers – with recipe ideas and portion planning – at:

www.lovefoodhatewaste.com

Keeping active and well

Active mood boosters

Winter can be a challenging time to stay active, especially when the days are shorter and the weather's cold.

However, there are many ways to keep moving and maintain an active lifestyle during the winter months. Indoor exercises, such as yoga or Pilates, can be done from the comfort of your home and require minimal equipment; maybe using an online guide or TV show for motivation.

Or head outside for a brisk walk, cycle or jog; being sure to wear warm layers and stay safe on slippery surfaces.

Whatever your preferred activity, staying active in winter can boost your mood, improve your fitness, and keep you feeling your best all season long.

➔ Council leisure centres are a good, low-cost place to find fitness and wellbeing classes, swimming, gym and sports facilities. Look up your local leisure centre (website details on page 3) or community notice boards for details.

Wellbeing Lincs

Wellbeing Lincs is a free countywide service supporting adults across Lincolnshire to achieve confident, fulfilled and independent lives.

Find out more information at: www.wellbeinglincs.org or on **01522 782140**.

It offers a helping hand through life's changes, including:

- Ill health;
- Disability;
- Change in financial circumstances;
- Changing medical need;
- Bereavement;
- Lack of family support;
- Loneliness and social isolation;
- Change in general situation or circumstance.

Community action

There are lots of free or low-cost activities that are easily accessible for all, happening within local communities, at libraries, churches, arts centres and similar locations.

From coffee mornings and craft workshops to wellbeing walks and topical talks, chatting to neighbours, looking on social media and picking up leaflets could open up lots of great things to do.

Many clubs and groups offer free or subsidised membership or entry.

Many of the warm spaces listed at www.warmwelcome.uk and the Warm Hubs listed on page 9 have activity programmes.

Protecting your mental health

In today's fast-paced world, it's becoming increasingly important to take care of our mental health.

With so much stress and pressure on our daily lives, it's easy to feel overwhelmed and exhausted, which can lead to a variety of mental health issues such as anxiety and depression.

➔ Taking care of your mental health is just as important as taking care of your physical health. By practicing self-care (taking time for yourself to do the things that make you happy and relaxed); building a support network (of people who can provide you with emotional support and guidance when you need it), and seeking professional help when you need it (eg therapy, medication or other treatment), you can protect your mental health and live your best life.

➔ If you're worried about your mental health, or experiencing a mental health crisis, call one of the NHS' 24 hour helplines:

- For adults, call **0800 001 4331** (Open 24 hours).
- For children, young people and their families call **0800 2346342** (Open 24 hours).
- NHS **111** For non-emergency help.
- In the event of an emergency please call **999**.

Connect to Support

Connect to Support Lincolnshire is an online information, advice library and community directory for adults in Lincolnshire.

It offers signposting to groups, activities and support within local communities, relating to adult care and community wellbeing.

➔ Telephone support on **0300 3030 8789** (Mon to Fri 2pm to 7pm) and live web chat at **www.lincolnshire.connecttosupport.org** to help people navigate what support is available.

Topics include:

- Health and wellbeing;
- Housing and independence at home;
- Carers;
- Getting out and about (travel and mobility);
- Volunteering and community;
- Safeguarding;
- Money and legal matters.



Fire Safety

Don't put your lives at risk in the hope of trying to save money. Lincolnshire Fire and Rescue is concerned that as residents look to cut energy use, safety measures may be overlooked, leading to more preventable fires and even carbon monoxide poisoning.

➔ By answering a few simple questions in an online home fire safety check at www.safelincs.co.uk/hfsc, you can get advice tailored to you and your household.

➔ You can check eligibility for yourself or a loved one to receive a home visit for help and advice at www.lincolnshire.gov.uk/lfr.

Both the online fire safety check and home fire safety visits are free.

Top safety tips from Lincolnshire Fire and Rescue, include:

➔ Check heating appliances are in good working order.

➔ Keep flammable items such as furniture and drying clothes well away from heaters and fires.

➔ Check your gas provider's website on eligibility for their Priority Services Register, a free annual gas safety check and other support.

➔ Don't skip servicing of boilers and gas appliances by a Gas Safe engineer to prevent gas leaks and poisoning.

➔ Ensure you use the correct fuel for wood burning stoves and open fires, to reduce the risk of toxic fumes, chimney fires and carbon monoxide poisoning.

Useful numbers to cut out & keep

➔ Help to Claim is a service to help people in the early stages of a Universal Credit claim. Call free on **0800 144 8444** (Mon-Fri 8am to 6pm)

➔ Money Helper offers free, impartial help with money on **0800 138 7777** or WhatsApp on **07701 342 744**. It links support from three Government-backed financial guidance providers.

➔ Citizens Advice offers free, impartial advice on debt, benefits, work and housing on freephone **0800 144 8848** (Mon - Fri 9am to 5pm).
In Lincolnshire there's also a dedicated debt helpline on **0800 240 4420** (Mon - Fri 9am to 5pm).

➔ Access free, confidential and regulated debt advice through Step Change debt charity. Call on **0800 138 1111**.

➔ Whatever you're going through, Samaritans will face it with you.
Call **116 123**.

➔ Text 'BLUE' to the Shout service on **85257** for free mental health text support, anytime of day or night.