

# Fact Sheet

Budgeting Ideas

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## How can I save money so I can afford to live and pay my bills?

Living from day to day is expensive and like most people, you're probably wondering how you can save on everyday expenses. If you're struggling from one week to the next, you can try and cut back giving you more money in your pocket.

- Write down your incomings and outgoings (you can see where your money is going) If you don't know where your money is going keep a diary for a week writing down everything you spend
- Give yourself a benefit check to make sure you getting all the benefits you are entitled too. Easiest and quickest way is on the internet. Try these sites:

- [www.moneysavingexpert.com/family/benefits-check](http://www.moneysavingexpert.com/family/benefits-check)  
[www.turn2us.org.uk/benefits\\_search.aspx](http://www.turn2us.org.uk/benefits_search.aspx)  
<https://www.citizensadvice.org.uk/wales/debt-and-money/>

You could contact or be referred to Welfare Rights to consider your benefit entitlement and guide you through your finances

- There is a useful tool from Money Advice Service - Money Manager for universal Credit claimants:

English - <https://www.moneyadvice.service.org.uk/en/tools/money-manager>

Welsh - <https://www.moneyadvice.service.org.uk/cy/tools/rheolwr-arian>

If you do not have the internet at home, your local library is free if you're a member or you can use the computers available at Conwy Council Offices, Coed Pella, Colwyn Bay.

## Is there any other financial help for my children?

If you have children, check entitlement to free school meals; forms are held in Housing Benefit offices.

## Do I qualify for Healthy Start?

You can qualify for Healthy Start if you are not subject to immigration control, you are at least 10 weeks pregnant or have a child under four **and** you or your family get:

- Income Support, or
- Universal Credits, or
- Income-based Jobseeker's Allowance, or
- Income-related Employment and Support Allowance, or
- Child Tax Credit (but not Working Tax Credit unless your family is receiving Working Tax Credit run-on only\*) **and** has an annual family income (qualifying amount set annually)
- You also qualify if you are under 18 and pregnant, even if you don't get any of the above benefits or tax credits.

## How Do I apply?

- Asking your midwife or health visitor for one.
- Picking up leaflet from your GP surgery
- Phoning Health Start on 0845 607 6823 to ask about your entitlement
- Filling in the form online and then printing it off and sign it.



## My shopping bill is always expensive. How can I reduce this?

- Make a list before going.
- Try to swap Brand names for the shops own brand.
- Use coupons, a lot are sent through the mail or you can print them off line.
- Try not to buy packet meals, homemade takes a little longer to make, but taste better and saves money.
- Take a certain amount of money and a list so you are not tempted to buy extra that you don't need.
- Grow your own vegetables: Any bit of space that gets the sun; yards, window sills, even paths can be used to grow tomatoes, salad and herbs in pots and grow bags. For example, for the price of a packet of supermarket herbs you can buy a pack of seeds and grow all through spring and summer. Tomato plants can be bought for less than £1, about the same as a punnet of tomatoes from the supermarket. Growing veg is a great activity for your children too.
- Take the family for a walk in the countryside and see what fruit and herbs you can find. It's healthy and the children will learn and enjoy.
- Shop late and get reduced deals. Shop with friends and take advantage of the B.O.G.O.F offers.
- Try different shops for different deals. Most supermarkets and high street stores are now competitive with their prices, so the same product may be a lot cheaper elsewhere.

## I need to travel. How can I reduce this expense?

### Car

- Make sure all your tyre pressures are correct, if not at the right pressure it does affect your fuel consumption.
- Take advantage of Supermarket offers
- Insurance. Shop around. Try more than one comparison sight to see if you are getting the best deal.
- Car sharing. Take it in turns with friends to go shopping, work etc.,

### Bus

- If you use the bus consider buying saver tickets, check the price with the driver first to be sure you will be saving. Most tickets can be bought from the driver or through Pay point at your local shop.
- Dogs travel free on some buses.

### Train

- There are many deals travelling by train i.e. off peak travel and buying tickets in advance. Before making a train journey either look it up on the internet or go into the ticket office on the station and see which is the better deal.



## Any other money tips that will help me budget better?

- Do not be tempted by doorstep loans. It might seem ideal at the time, but you will pay very high interest and they may tempt you with top up loans.
- Join the Credit Union and save a little every week and if you ever need a loan then they have a really low interest if you qualify.
- By saving as little as £5.00 a week for a year, you will have £260.00 for Christmas, birthdays etc.
- Instead of buying Birthday Cards buy gift vouchers with a free envelope.
- Consider setting up a direct debit for bills to pay the same each month, it's easier to budget and avoids your bills getting bigger in the winter. Many Companies offer a discount if you pay by DD.
- If you have internet access, consider switching to paperless billing. Many companies offer a discount and it's better for the environment.
- Try selling unwanted items on eBay, social media, postcards in shop windows.
- If you are finding your debts out of control seek help (see below for phone numbers of help lines)

## What about reducing my gas and electric bills?

- Close your curtains at dusk to help stop heat escaping through your windows.
- Use a hot water bottle to warm up your bed.
- Try turning off your heating 30 minutes before you go to bed, your home will take time to cool down and by the time it does you will be tucked up in bed.
- Consider shopping around for the best deal
- Switch off all your appliances at the wall at night.
- Turn the radiator thermostat down. Turn rooms that are hardly used off creating one warm space.
- Find warmth for free; go out and about. It's good for the mental health to have a change of scene and see others.
- Look for simple draft proofing and insulation ideas.
- Turn all your electric off once a week for 2 hours. This is not long enough to defrost your freezer, but will save you pounds and help the environment.
- Energy Efficient Lightbulbs: Although a little more expensive to buy these use a fraction of the electricity and last longer, saving you several pounds over the life of the bulb. They are often on special offer in supermarkets.

### Water meter

Might be worth thinking about a Water meter, contact Welsh Water for a telephone assessment.

☎ **0800 052 0140** (Mon - Fri 8am to 8pm Sat 8:30am to 1:30pm)

<b>Phone</b>	If you are on contract do you really need the package? Try pay as you go?
<b>Bills</b>	Do you really need a landline too?
<b>Sky</b>	Do you really need all those channels? Free view is free.
<b>Pets</b>	Check treatment prices with your vets of. If you are on benefits you can get some treatments cheaper for e.g. PDSA. Buying bigger sacks of dry food can work out a lot cheaper. It's worth shopping around, there can be a big price difference with some food brands.





## Useful numbers and Internet Sites

[www.moneysavingexpert.com/family/benefits-check](http://www.moneysavingexpert.com/family/benefits-check)

[www.turn2us.org.uk/benefits\\_search.aspx](http://www.turn2us.org.uk/benefits_search.aspx)

[www.Monetmadeclear](http://www.Monetmadeclear)

Cheaper Gas and Electric

[www.moneysupermarket.com/gas-and-electricity/deals](http://www.moneysupermarket.com/gas-and-electricity/deals)

**Money Advice Line**

Free phone numbers even from mobiles Tel 03005005000

## Are there any other services that can give me advice and support?

Yes – Our partner agencies can offer a range of advice and support:

# Shelter

Cymru

☎ 01792 469400

💻 [www.sheltercymru.org.uk](http://www.sheltercymru.org.uk)

📍 Unit 5, Station Bldg., Bodfor St, Rhyl LL18 1AT



☎ 0344 477 2020

💻 [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

📍 Eryl Wen, Eryl Place, Llandudno, Conwy LL30 2TX

## The Samaritans

### Crisis Intervention

The Samaritans is available round the clock, every single day of the year, providing a safe place for anyone who is struggling to cope.

☎ 116 123

💻 <http://www.samaritans.org> to find details of the nearest branch or email [jo@samaritans.org](mailto:jo@samaritans.org)



Dewis Cymru is a place for information about well-being in Wales.

If you would like information that can help you think what matters to you, along with information about local organisations and services that can help, you can visit the Dewis Cymru website at [www.dewis.wales](http://www.dewis.wales)

This website will help you access local support services and find information and advice. It is a single, clear and reliable point of access

Mae'r ddogfen hon ar gael yn Gymraeg hefyd.

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