

# Cost of Living Help Guide

We understand how challenging the cost of living crisis may be for some. We'd like to remind you that all of the team at Riverside are here to listen and help wherever possible. We will continue to endeavour doing all we can to help our children and families.

With the uncertainty and changes ahead, we have collated some information to signpost you towards different resources (if this is needed) and you will find a variety of links and information below.

If you are in need a food bank referral, please contact [admin@riverside.bromley.sch.uk](mailto:admin@riverside.bromley.sch.uk) for discreet and supportive advice.

## Bromley Well

A wide range of advice and signposts from a local organisation  
<https://www.bromleywell.org.uk/our-services/cost-of-living/>



## Bromley IASS

Free, impartial, confidential advice from Bromley for SEND families and carers.

<https://bromleyiass.org.uk/>  
 020 8461 7630

## TURN2US

Turn2us helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through our partner organisations.  
[www.turn2us.org.uk](http://www.turn2us.org.uk)

## Budget Planner

<https://www.familyfund.org.uk/moneyhelper-budget-planner>

## Financial Advice and Support

<https://www.gov.uk/apply-free-school-meals> Check to see if you are eligible for meal vouchers

<https://bromleyborough.foodbank.org.uk/locations/>

<https://workingfamilies.org.uk/articles/coronavirus/>

<https://www.citizensadvice.org.uk/debt-and-money/if-you-cant-pay-your-bills-because-of-coronavirus>

<https://www.citizensadvice.org.uk/benefits/coronavirus-check-what-benefits-you-can-get/>

## Support Links

<https://bromley-y.org/support-we-offer.html>

### Mutual Carers Support:

<https://www.bromleymencap.org.uk/support-and-services/advice-and-support/mutual-carers-support/>

### Help and Support

<https://www.bromleymencap.org.uk/support-and-services/advice-and-support/helpline/>

### Community Outreach Project

<https://www.bromleymencap.org.uk/support-and-services/advice-and-support/community-outreach-project/>

### Short Breaks

<https://www.bromleymencap.org.uk/support-and-services/children-family-services/short-breaks/>

### Young Carers Support

<https://www.bromleymencap.org.uk/support-and-services/advice-and-support/young-carers-support/>

### Energy Direct Debits

A comprehensive guide to how each energy company organises direct debit payments.

<https://www.moneysavingexpert.com/utilities/energy-direct-debits/>

### Means-tested benefits providers

Those on certain means-tested benefits will get an extra £650 this year. This will come in two payments, the first of which has already been paid to most of those eligible.

### Other Energy Support

For example, millions of people on lower incomes can get the £150 warm home discount from October, while those over state pension age can get up to £600 through the winter fuel payment from November.

### Automatic £400

Almost all households will get £400 this winter to help with rising energy bills. For most, the grant will be automatic, paid by your supplier between October 2022 and March 2023. However, those on non-smart prepayment meters will have to take action to get the money, as for some it will be paid in the form of energy vouchers.

### Help from the Council

Check if you can get help from your council. Under the Household Support Fund, local authorities in England have access to a pool of £1 billion in funding to help those most in need. Eligibility varies, as it's up to councils to decide, but generally the grant is for vulnerable households, and those in most need of support. To find out what your council offers and whether you might qualify for support, and to apply, contact your council as soon as you can, as funding could run out at any time.

### Specialist Energy Support for Disabled People

If you have a disability, as well as the organisations above, you can also get additional help from Scope. A disability equality charity, it offers free energy advice to disabled people in England and Wales. You can contact it on 0808 801 0828 or email. Through its disability energy support scheme, it can offer advice on a range of issues, including managing debt, efficiency, accessing benefits, grants and trusts, access to fuel vouchers, understanding bills and support with registering for the Priority Services Register.

### Help for Vulnerable Households

You may be able to get help with essential costs from your local council. This is sometimes known as 'the Household Support Fund'. This could help if you're struggling to afford things like:

- energy and water bills
- food
- essential items

Your council may also offer food vouchers to families during the school holidays.

### Who the Household Support Fund is for

Funding is aimed at anyone who's vulnerable or cannot pay for essentials. You do not have to be getting benefits to get help from your local council. If you get benefits, they will not be affected if you get a payment from a Household Support Fund scheme.

### Find out about schemes in your area

Councils decide how to run their schemes. There may be differences in:

- eligibility criteria
- if or how you need to apply
- who money is given to

For example, some councils share out money through local charities and community groups and some limit household applications to one per year.

Check with your local council to find out what support is available. <https://www.gov.uk/find-local-council>

## £150 disability benefit payment

From 20 June 2023, 6 million people in the UK who get certain disability benefits will automatically get a one-off £150 payment.

[CLICK HERE](#) or click:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1164396/disability-cost-of-living-payment-easy-read.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1164396/disability-cost-of-living-payment-easy-read.pdf)

To check if you qualify, go to: [www.gov.uk/cost-of-living](http://www.gov.uk/cost-of-living)

## Support Groups

For a lot of people, a place to talk to others in similar situations and share ideas is really important, which is why community support groups on social media are thriving.

Energy Support and Advice UK. This Facebook group, launched in 2020, is one of the most active, with more than 30,000 members sharing advice and tips.

## Strict Rules for Energy Disconnection

There are very strict rules for disconnection and suppliers very rarely disconnect people due to debt

Firms must take all reasonable steps to avoid disconnecting an energy supply for debt, and it should always be a last resort

Most suppliers have voluntarily agreed to never disconnect you at any time of year if you have children under the age of six, are disabled, have long-term health problems or have severe financial problems. They also won't disconnect you during winter if you have children under the age of 16.

## Top Tips

(taken from Martin Lewis)

- Pay by direct debit if you can. It could cut around £100 per year from your bills. The price cap is set lower for those who choose to pay by direct debits.
- Check items left on standby – certain appliances such as the TV, microwaves, toasters, kettles, Smart Home devices (Alexa, etc), lamps, fans, hair dryers and more. These all use some power when plugged in but not in use, therefore try to be mindful of unplugging.
- Talk to your energy supplier. They must help too. If you're falling behind with payments, Ofgem regulations state that the provider must offer help. This usually involves a manageable payment plan, adapting timelines, access to funds/grants and more.
- 'Heat the human not the home'
- Free water-saving shower head if you're not on a meter [https://www.savewatersavemoney.co.uk/?utm\\_source=MSE&utm\\_medium=website&utm\\_content=cut-water-bills#/](https://www.savewatersavemoney.co.uk/?utm_source=MSE&utm_medium=website&utm_content=cut-water-bills#/) Cutting just a minute off your shower time could save £207 a year in energy bills, and a further £105 a year in water bills if you have a meter – £312 a year for an average four-person household.
- Turn down the temperature of your boiler flow to 70 degrees C.

## Specialist Support and Advice on Energy Bills

The charities below offer help and advice on most energy bill problems if you're struggling to pay, including help with finding Government grants and schemes you might be eligible for, help applying for support through energy supplier's charitable trusts, and help with complaints.

**National Energy Action (NEA)** - The NEA is a national fuel poverty and energy efficiency charity that offers a free support service known as WASH (Warm and Safe Homes). It provides energy advice to households in England and Wales. You can contact it on 0800 304 7159, or fill in an online form <https://www.nea.org.uk/get-help/>. It offers advice on income maximisation, energy billing, fuel debt, energy efficiency and trust fund applications.

**Citizens Advice** - If you're in England or Wales, you can speak to a trained adviser on 0808 223 1133 or fill in online form and they'll respond by email. It says it can help with most energy problems and it can also refer you to its extra help unit – which can provide dedicated support to people in vulnerable situations to resolve problems with energy firms. <https://www.citizensadvice.org.uk/>

**StepChange** - A debt charity that provides free debt advice to people in England, Scotland and Wales. You can contact it on 0800 138 1111 or get [online debt advice](#).

**MoneyHelper** - Sponsored by the Department for Work and Pensions, it provides free, impartial and confidential money guidance to anyone in the UK. You can contact it on 0800 138 7777, or via webchat, email or WhatsApp. As well as personalised advice and guidance on money issues, including energy bills and how to prioritise debt, it can help you find a free and confidential debt adviser in your area <https://www.moneyhelper.org.uk/en>

**National Debt Line** - A debt charity that gives free independent advice to people in England, Scotland and Wales. You can talk to via webchat here: <https://nationaldebtline.org/> or by calling 0808 808 4000. It has a free budget tool and can help you work out a debt management plan.

## Energy Bill Grants

Major energy companies are providing grants to households who are experiencing financial difficulties. These are non-repayable grants.  
Most require the applicant to have spoken to a debt adviser before applying, but more information is available in the helpful guide below:  
<https://www.moneysavingexpert.com/news/2022/08/grants-to-help-pay-energy-bills-check-what-your-supplier-offers/>

## Energy hardship grants and how to apply

Supplier Scheme	Key eligibility criteria	How much could you get?	How to apply
 British Gas Energy Trust Individuals and Families Fund	<ul style="list-style-type: none"> <li>- In or facing fuel poverty</li> <li>- Can't have had British Gas grant in past two years</li> <li>- See full info on the British Gas website</li> </ul>	Up to £1,500	Via the British Gas website
 EDF Energy Customer Support Fund	<ul style="list-style-type: none"> <li>- Experiencing hardship, or struggling to manage energy debt</li> <li>- See full info on the EDF website</li> </ul>	No set limit - depends on your circumstances	Via the 'Let's Talk' web form or by calling 0800 269 450 (1)
 E.on Next Energy Fund Also open to customers of: Sainsbury's Energy	<ul style="list-style-type: none"> <li>- No set criteria, but based on needs and ability to pay energy bills</li> <li>- See full info on the E.on Next website</li> </ul>	No set limit - depends on your circumstances	Via the 'Let's Talk' web form (1)
 Octopus Energy /Octo Assist Fund Also customers of: Affect Energy, Co-operative Energy, Ebico Living, London Power, M&S Energy	<ul style="list-style-type: none"> <li>- No specific eligibility criteria</li> <li>- See full info on the Octopus website</li> </ul>	No set limit - depends on your circumstances	Via the Octopus web form (you must be logged into your account)
 Scottish Power Hardship Fund	<ul style="list-style-type: none"> <li>- In receipt of: income support, jobseeker's allowance, pension credit, or employment and support allowance</li> <li>- See full info on the Scottish Power website</li> </ul>	Varies depending on need and funds available	Via Scottish Power's web form
 Shell Energy Support Fund	<ul style="list-style-type: none"> <li>- No specific eligibility criteria</li> <li>- See full info on the Shell Energy website</li> </ul>	No set limit - depends on your circumstances	Call Shell on 0330 094 5800
 Utility Warehouse Customer Support Scheme (in partnership with charity Citizens Advice)	<ul style="list-style-type: none"> <li>- In fuel poverty, or about to go into energy debt or run out of prepay credit</li> <li>- See full info on the Citizens Advice website</li> </ul>	Supplier wouldn't confirm	Call Utility Warehouse on 0333 777 0777
 Bulb Energy Fund	<a href="https://www.fyidirectory.co.uk/directory/bulb-energy-fund?categories=cost-of-living-help">https://www.fyidirectory.co.uk/directory/bulb-energy-fund?categories=cost-of-living-help</a>	Information for Bulb members who may be experiencing financial hardship	Telephone: 0300 30 30 635 : Bulb Energy Fund helpline
 Ovo Energy Extra Financial support	<a href="https://www.ovoenergy.com/help/article/debt-and-energy-assistance">https://www.ovoenergy.com/help/article/debt-and-energy-assistance</a>		

[www.riversideschool.org.uk](http://www.riversideschool.org.uk)

Facebook /wearerside1 Twitter @wearerside1  
admin@riverside.bromley.sch.uk



### MoneySavingExpert explains:

<https://www.moneysavingexpert.com/reclaim/uniform-tax-refund/>

### Family income under £30k?

Use this [10-minute benefit checker](#) to double check if you have been receiving all benefits that you are entitled to.

### School Uniform

In school, we hold a stock of pre-loved school uniform and shoes for anyone who needs it.

[Riverside School - Pre-Loved Uniform Request](#)

### Tax Relief Claims

The government offer some tax relief for certain things relating to your work. There is a self-check guide on their website. Check the link below for your eligibility:

<https://www.gov.uk/tax-relief-for-employees/uniforms-work-clothing-and-tools>

### Housing and Accommodation: Help and Advice

<https://www.housing-ombudsman.org.uk/>

<https://www.bromley.gov.uk/environmental-health/disrepair-rented-accommodation/6>

### Free School Meals?

If you are on income support or a lower income, your child may be eligible for free school meals. Similarly, your child may qualify for Pupil Premium funding, meaning they will have additional support in school and contributions towards school payments such as trips.

FSM eligible children may also receive school uniform contributions.

Follow this link to check eligibility

<https://www.gov.uk/apply-free-school-meals>

### Bromley Brighter Beginnings

is a registered charity helping families in need in the London Borough of Bromley. Harnessing the power of our local community, our service is quick, confidential, and respectful of those we support and the challenging situations they find themselves in.



**Bromley Brighter Beginnings**

### WHAT WE DO:

We operate on a referral basis: professionals supporting the family (e.g. health visitor, social worker, teacher etc) submit a request for support via our website. Once a referral is made, one of our trained volunteers liaise the family or supporting professional to arrange delivery of the items requested.

### WE CAN HELP BY:

Providing school uniform and school shoes for children where required



Sourcing warm outer-wear through our Coat for Every Child project



Providing excellent quality 'pre-loved' items for babies, children, and their carers: clothes, shoes, books, toys and baby equipment.



Delivering New-born Packs to expectant or new mothers containing essential items such as baby clothes, nappies, wipes and toiletries



Supplying white goods such as fridges, freezers, cookers, microwaves and washing machines through our Healthy Home for Every Child project



Offering new beds and bedding for children through our Bed for Every Child project



### MORE INFORMATION:

Visit [www.bromleybrighterbeginnings.org.uk](http://www.bromleybrighterbeginnings.org.uk)  
Or email [info@bromleybrighterbeginnings.org.uk](mailto:info@bromleybrighterbeginnings.org.uk)

Registered Charity Number 1162113

Are you already one of our referrers?  
Please contact us with any questions, suggestions, or to give us feedback on our services.

### Select all the expenses you want to claim

- ☐ Working from home  
This includes the cost of things used only for your work, such as heating and lighting the room you work in, or the cost of business telephone calls. You must keep records of what you've spent.
- ☐ Uniforms, work clothing and tools  
This includes the cost of washing your uniform, or repairing or replacing protective clothing or small tools that you own but you use for work. You do not need to provide any receipts.
- ☐ Vehicles you use for work  
This includes costs for mileage and fuel, depending on if you use your own vehicle or a company vehicle.
- ☐ Travel and overnight expenses  
This includes the money you spent on food or overnight stays that your employer has not paid back. You must keep records of what you've spent.
- ☐ Professional fees and subscriptions  
This includes fees or subscriptions that you pay to [approved professional organisations \(opens in a new window or tab\)](#) to be able to do your job. You will need to know the full annual fee, and any employer contributions.
- ☐ Buying other equipment  
If you must buy substantial equipment to do your work, like a computer, you may be able to claim tax relief on the cost. If you choose to buy the equipment, you cannot claim tax relief.
- ☐ Other expenses

### Fully costed meal recipes

Jack Monroe's website offers a wide range of recipes that are fully costed to the penny and are easy to follow. They are broken down by ingredients and time, helping you to choose.

<https://cookingonabootstrap.com/>

### Sanitary Product Help

Head to Morrisons stores at the Customer Service desk and ask for "a package for Sandy" or for a period product pack" and receive a discrete pack with two free pads.

Foodbanks are here to help with this as well as with food.

[www.riversideschool.org.uk](http://www.riversideschool.org.uk)

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