

# **Cost-of-living support**

Find out what support is available to help you and your family get through the cost-of-living crisis.

#### Let us know if you're in financial difficulty

We know that many families are going through a tough time this winter and we want to do everything we can to help you and your child. If you're struggling with your finances, please get in touch to let us know, as there may be things we can suggest which will help. Please contact the Family Support Team through school on 01244 371475.

## **Contact your local Citizens Advice Bureau or Family Hub**

## Citizen's Advice Bureau (CAB)

You don't have to be a UK citizen to get support from your local CAB, you just need to be a resident of the local area. The CAB can help you with:

Getting benefits or organising other financial support

Accessing support for essential costs (food, bills, rent)

Visit the Citizens Advice website <a href="https://www.citizensadvice.org.uk/">https://www.citizensadvice.org.uk/</a> or visit/contact Blacon Beacon for advice.

Blacon Beacon
 Trinity Hall (next to Holy Trinity Church)
 Norris Road
 CH1 5DZ

#### **Family Hub**

Contact your local Family Hub to get help accessing all the support you might need as a family.

Blacon Beacon
 Trinity Hall (next to Holy Trinity Church)
 Norris Road
 CH1 5DZ

#### Check you're paying the right amount of tax

Make sure you're on the right tax code. If you aren't you might be due a refund. Use the Money Saving Expert's free tax code calculator to find out: <a href="https://www.moneysavingexpert.com/tax-calculator/">https://www.moneysavingexpert.com/tax-calculator/</a>

# Find out what help you can get with your energy bills

Take a look at these resources from the British Gas Energy Trust: <a href="https://britishgasenergytrust.org.uk/bounce-back-checklist/">https://britishgasenergytrust.org.uk/bounce-back-checklist/</a> and the Money Saving Expert: <a href="https://www.moneysavingexpert.com/utilities/energy-saving-tips/">https://www.moneysavingexpert.com/utilities/energy-saving-tips/</a>



#### Get free or low-cost food

If you're worried about not having enough food to feed your family, you're not alone. There are a number of places offering support.

In school, we run a daily breakfast club from 8.00am - 8.40am where all students can get a free breakfast at no cost.

If you have a child under 4, and meet the eligibility criteria, you may be entitled to healthy start food vouchers - <a href="https://www.healthystart.nhs.uk/how-to-apply/">https://www.healthystart.nhs.uk/how-to-apply/</a>

There are local food banks that can also offer help with food:

- Blacon Beacon
   Trinity Hall (next to Holy Trinity Church)
   Norris Road
   CH1 5DZ
- Matthew Henry Church Nevin Road Blacon CH1 5RS

The local community shop can also help with reduced cost of food:

Blacon Beacon
 Trinity Hall (next to Holy Trinity Church)
 Norris Road
 CH1 5DZ

Use food waste apps and websites like <u>Olio</u> (for free food and household items from your local community), <u>Too Good To Go</u> (for low-cost food from local restaurants), or <u>Low Price Foods</u> (food that has passed its best before date, but is still safe to eat)

Get more tips on free and cheap meals from Which: <a href="https://www.which.co.uk/news/article/what-supermarkets-and-shops-are-doing-to-help-with-the-cost-of-living-aNpUU5E5AbYr">https://www.which.co.uk/news/article/what-supermarkets-and-shops-are-doing-to-help-with-the-cost-of-living-aNpUU5E5AbYr</a>

#### Find a warm space to beat the chill

Some community spaces open their doors to provide a safe and warm space for a few hours. Many also offer hot drinks and wifi.

The warm spaces in our area are:

- Blacon Library, Parade Enterprise Centre, 14 the Parade, CH1 5HN
- Holy Trinity Church, 50 Norris Road, CH1 5DZ
- Chester FC Community Trust, King George V Sports Hub, Blacon, CH1 5BD
- Storyhouse, Hunter Street, Chester, CH1 2AR

Find more spaces by visiting: <a href="https://www.warmwelcome.uk/#find-a-space">https://www.warmwelcome.uk/#find-a-space</a>



## Claim any benefits you're entitled to

Use 1 of these benefits calculators to determine whether there are any benefits you could be claiming:

- Turn2us <a href="https://benefits-calculator.turn2us.org.uk/">https://benefits-calculator.turn2us.org.uk/</a>
- Policy in Practice https://www.betteroffcalculator.co.uk/calculator/new/step1
- Support for migrant families use this calculator if you are a migrant family, or if you have no recourse
  to public funds (meaning you're not entitled to the majority of welfare benefits)
  https://migrantfamilies.nrpfnetwork.org.uk/

You may be able to get benefits paid early if you need cash urgently – this is known as 'a short-term benefit advance'. You will need to contact the Department for Work and Pensions (DWP) office that's dealing with your claim.

#### Check you have received all the government's cost-of-living payments

The government's cost-of-living payments are available for those receiving certain benefits or tax credits (more information can be found here: <a href="https://www.gov.uk/guidance/cost-of-living-payment">https://www.gov.uk/guidance/cost-of-living-payment</a> You don't need to apply for these – if you're eligible the money should go straight into your account.

If you think you're due a payment but haven't received one, report a missing payment to the government here: https://www.gov.uk/guidance/cost-of-living-payment#other-help

**Be aware of scams!** If you receive any emails, texts or phone calls asking you to fill in an application form or asking for your bank details to receive a cost-of-living payment, **do not talk to them or send a reply**. Get more information on cost-of-living scams on the Money Saving Expert's website <a href="https://www.moneysavingexpert.com/news/2022/07/dwp-cost-of-living-scam-texts-warning/">https://www.moneysavingexpert.com/news/2022/07/dwp-cost-of-living-scam-texts-warning/</a>

#### Check if your child is entitled to free school meals (FSM)

If your child is eligible for FSM you need to get them registered. This will allow them to get a free meal at school, and we'll get extra funding (known as the pupil premium) to support your child's learning.

Go to this government website to check if your child is eligible: <a href="https://www.gov.uk/apply-free-school-meals">https://www.gov.uk/apply-free-school-meals</a> If they are, or if you're not sure, contact Cheshire West and Chester on 0300 123 7021 or visit their website on <a href="https://www.cheshirewestandchester.gov.uk/residents/education-and-learning/free-school-meals">https://www.cheshirewestandchester.gov.uk/residents/education-and-learning/free-school-meals</a>

## See what other support you can get from your local authority

Cheshire West and Chester have many schemes that you might be eligible for, including:

The Holiday Activities and Food Programme – access to food and activities over the school holidays. Note that if your child is eligible for free school meals (see above), they'll also qualify for this programme <a href="https://www.livewell.cheshirewestandchester.gov.uk/Services/3991">https://www.livewell.cheshirewestandchester.gov.uk/Services/3991</a>

Help with transport to school -https://www.cheshirewestandchester.gov.uk/residents/education-and-learning/school-and-college-transport

# Free hygiene products

Students in school have access to free period products. These are available in the red boxes which are in most toilets and some classrooms. If students need a larger supply of free products they can speak to Mrs Roberts who can arrange this.

Food banks may offer free toiletries and sanitary products. Check with your local food bank to see what's available.

Find the cheapest disposable sanitary products via Sanitary Saver: https://www.sanitarysaver.co.uk/



## Replace or repair household items at a low cost or for free

Check if you can get broken household goods replaced or repaired by your local community. Get free household goods on Freecycle: <a href="https://www.freecycle.org/">https://www.freecycle.org/</a>
Get help with DIY repairs at a Repair Cafe: <a href="https://www.repaircafe.org/en/">https://www.repaircafe.org/en/</a>

#### **Further information**

- Contact StepChange for debt advice <a href="https://www.stepchange.org/hello.aspx">https://www.stepchange.org/hello.aspx</a>
- Contact Shelter if you're having issues related to housing <a href="https://www.shelter.org.uk/">https://www.shelter.org.uk/</a>
- Contact the Salvation Army for emergency assistance <a href="https://www.salvationarmy.org.uk/budget-and-debt-advice/emergency-assistance">https://www.salvationarmy.org.uk/budget-and-debt-advice/emergency-assistance</a>
- See if you're eligible for grants from Turn2us <a href="https://grants-search.turn2us.org.uk/">https://grants-search.turn2us.org.uk/</a>
- Single parents can get support from Gingerbread <a href="https://www.gingerbread.org.uk/information/">https://www.gingerbread.org.uk/information/</a>