

How to handle rising energy and other costs

Tips to deal with price increases in your everyday essentials

Gas and Electricity

- ❑ The cost of energy has risen and will go up again for many in October 2022. The government has announced **measures to help with the extra costs**. Information can be found [here](#). If you'd like to know more email us at financialcapabilityproject@camdencabservice.org.uk or call 07425 015 033.
- ❑ **Now available for many residents:** Camden Council Tax Energy Rebate (including important discretionary support for Camden residents who don't fall into the main categories or who need further support). Information [here](#).
- ❑ Check what tariff you are on. If you are on a **default tariff** (often called 'standard' tariff) it's usually worth staying on it because there aren't as many cheap deals available right now**. This means the price you pay for gas and electricity will still go up - but the price cap will limit how much you have to pay. Information [here](#). If you are on a **fixed tariff** then the price per unit should stay the same for the moment; when you are approaching the end of the agreement you can check [here](#) for advice on your options.
- ❑ Can you **save money on your energy bills**? Information [here](#)
- ❑ Do you understand your energy bill and/or your usage? Are your gas and electricity bills correct? Based on readings or estimate? See [here](#) for more help and if on a prepay meter [here](#) and [here](#). If estimate then can get accurate bills by providing current reading. See how to read a meter [here](#).
- ❑ If you think your **energy bills are too high** there is information [here](#) about how to check if they are correct and for advice about what you can do to reduce them.
- ❑ Can you use less energy by cutting your use or making your home more **energy efficient**? There is information [on our website here](#) and the [Energy Saving Trust](#). How much do your appliances cost? Check [here](#).
- ❑ If you have energy arrears you may be able to get help from **energy support funds**. Check [here](#) and for how to deal with debts see [here](#).
- ❑ Camden council offers free advice and tips on keeping well and warm as well as home **energy advice visits** and other support. See [here](#).

Grants and Support Schemes

- ❑ Are you in financial hardship and need **help to pay for** gas, electricity or food? There is help from [Camden council here](#). You can also email us at financialcapabilityproject@camdencabservice.org.uk or call 07425 015 033.
- ❑ Do you need help with a **grant** from a charity? Search [here](#).

Maximise your income

- ❑ Check that you are claiming all the **benefits** that you are entitled to on [our website here](#) or [Turn to Us here](#).
- ❑ If working and health/childcare permits– can you increase working hours? Find out what your **take home pay** could be [here](#) and check benefit amount [here](#).
- ❑ You can check the [Check the National Minimum Wage calculator](#) to see if you are being **paid the right amount**.
- ❑ You can check if your tax code is correct and any possible **refund or allowances** [here](#).
- ❑ If you are a single parent you can check if you can get some **Child Maintenance** [here](#).
- ❑ You might be able to ask other people living or staying with you for **contributions to rent/mortgage**. If you have an extra bedroom you could consider [finding a lodger](#).

Housing and Council Tax

- ❑ Are you able to reduce your **council tax** bill through discounts or exemptions? Check [here](#).
- ❑ Can you cut your **mortgage** costs? There is information [here on our website](#)
- ❑ Can you reduce your **rent** costs? Do you need a **Discretionary Housing Payment**? There is more [information about this here](#) and [here](#).

Food

- ❑ If you need food you can find a food bank close to you [here](#) and find other food-giving organisations [here](#).
- ❑ Check [here](#) for tips on cutting the cost of food shopping and planning meals on a budget.

Water

- Check the [Consumer Council for Water website](#) to see if you'd save money by changing to a water meter and see [our website here](#) and [here](#) for other ways of **reducing your water costs**.

Landline, TV, Internet and Mobiles

- Can you **switch** your telephone, TV, internet or mobile provider for a better deal? See [information here](#) on what to think about before changing your provider.
- You may be eligible for **social tariffs** such as BT Home Essentials Broadband, information [here](#), Virgin Media Essentials Broadband, information [here](#), Job Centre Flexible Support Fund, information [here](#).

Health Costs

- Are you able to claim any **help with health costs** including optical, dentist and travel to hospital: [see here](#).

Children

- If you are expecting your first child or multiple birth and are on means tested benefits you may be eligible for a £500 **Sure Start Maternity Grant**. You can check [here](#).
- You may be able to get **Healthy Start Vouchers** if you are pregnant and/or have children 4 years or younger. Check [here](#).
- Free school meals** for all Year 1 & 2 in Camden. For Year 3 or above if you are on means tested benefits (dependent on your income). See [here](#).

Travel

- Are you eligible for **discounts** on **TfL** public transport? Eg over 60, Disabled, Student, Apprentice, Jobseeker. Information [here](#).
- If you have a disability you may be able to **reduce travel and parking** costs. See [here](#).
- There are **other ways** you can [reduce your travel costs](#).

Do you know where your money goes?

- You can use our **budgeting** tool, [on our website here](#)
- The Money Helper website has a [budget planner](#), [budgeting guides](#) and [lots of calculators](#).

Further information

You can **contact us** at financialcapabilityproject@camdencabservice.org.uk or call 07425 015 033 **for further information and advice.**

****Information correct at time of writing April 2022. After this date check [here](#) for current guidance from Citizens Advice.**