

# 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 increased substantially. From 1 October 2022, there's a limit on gas and electricity prices for most households. Find out how the Energy Price Guarantee affects you and **what support is available** [here](#). If you'd like to know more email us at [financialcapabilityproject@camdencabservice.org.uk](mailto:financialcapabilityproject@camdencabservice.org.uk) or call 07425 015 033.
- ❑ **Now available for Camden residents facing severe financial hardship:** Camden Council Cost of Living Crisis Fund for Camden residents and families facing severe financial hardship and who cannot afford essentials – including food, energy bills, water, electricity and housing. Information [here](#).
- ❑ If you **can't afford to top up your prepayment meter** you can get temporary credit and, in some circumstances, additional support credit. Your supplier might add this to your meter automatically when you run out of credit, or you might have to contact them and ask. Information [here](#) and [here](#).
- ❑ If you're **struggling to pay your energy bill** you may be able to get help with this-see above and [here](#) for information. If your **supplier increases your direct debit** you may be able to challenge this. Information [here](#).
- ❑ If you think your **energy bills are too high** there is information [here](#) about how to check if they are correct and [here](#) for advice about what you can do to reduce them. For information about **understanding energy bills** see [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](#).

## Other 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](mailto: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 cheaper **social tariffs** for your broadband and telephone line. Information [here](#). If you are a jobseekers you may be eligible for the 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](#).

**For further information and advice contact us:**

[financialcapabilityproject@camdencabservice.org.uk](mailto:financialcapabilityproject@camdencabservice.org.uk) or 07425 015 033