

#### How to

# stay warm this winter

From hot water bottles to electric footwarmers... what's the cheapest way to warm up?

Layer clothes to keep in the heat

Layer 1—(synthetic not cotton) which sits against your skin

Layer 2—lightweight fleece or second T-shirt

Layer 3—jumper or jacket

Eat regularly and have at least one hot meal a day

Try porridge for breakfast, soup for lunch

Struggling to afford food?

Try your local foodbank, Tel. 01634 757057

Food is also available at All Saints Community

Project, Tel. 01634 845419

For families with children, contact the Children's

Hub, Tel. 01634 338833

### Keep your feet warm

Keep your feet warm with rugs, slippers & socks Put your feet up... Literally

Put your feet up on a stool or similar can help them stay warmer while you're sitting down

Walk around the house, or go out for a walk

Gentle exercise can help you stay warm, so try and move around once an hour.

Consider the cost to your mental health before cutting back

Cutting back on your heating to save money can have a significant impact on your mental health. It's worth considering the impact a cooler house will have on your mental health and motivation.

#### USEFUL TELEPHONE NUMBERS

Medway Council, Tel. 01634 306000

For information on council tax and benefits and housing

All Saints Community Project

Tel. 01634 845419

Cafe and Advice Centre/Foodbank on Monday

and Friday

Citizens Advice Bureau (CAB)

Tel. 01634 383760/0800 144 8848

Christians Against Poverty (CAP)

Tel. 0800 328 0006

For debt help and advice

**Arches Local** 

Tel. 07572 862336

Local community events and groups for all ages

Age UK, Tel. 01634 811938

**Chatham Charities** 

Provides help with essential items for people living in Chatham, Tel. 07976 258952

Age UK, Tel. 01634 811938

Gillingham Street Angels

Office: Tel. 01634 819013

Hub/Foodbank: Tel. 01634 855608

Cafe: Tel. 07391 022157

Help with form filling & applications, foodbank,

free school uniform, cafe, charity shop and

homelessness services.

Winter Shelter

Medway Council: Tel. 01634 333600

Shelter: 0345 151740



#### Church Office:

St Paul with All Saints Church, Magpie Hall Road, CHATHAM, ME4 5NE Tel 01634 566847

email office.allsaintschatham@gmail.com

# COST OF LIVING CRISIS

# A HELPFUL GUIDE



## **Suggestions to reduce bills**

(Taken from Martin Lewis, Cost of Living Survival Kit)

#### Do you qualify for a state pension top-up?

Pension credit is a tax-free, means-tested benefit aimed at retired people on low incomes \*Advisors at All Saints Community Project or CAB can help Do you have expensive items to replace?

Try a Repair Cafe \*or complete a form and we'll see if we can find someone who may be able to repair it Are you out of contract on your broadband and mobile?

Try using a broadband comparison and cheap Sim comparison tool \*if you need help searching the internet, the computer suite in the Community Project is manned 10.30am-1pm Mondays and Thursdays Do you qualify for a broadband 'social tariff?

If you are on a lower income, look up the list of social tariffs

#### Are you on minimum wage?

You might be being underpaid—look at the National minimum wage guide. If you need help, contact the Community Project

#### Choosing between heating and eating?

Speak to your council who have a Household Support Fund to help provide support to people with their essential costs.

### Get up to £1,500 to help with rising energy prices

This includes energy grants, one-off payments, winter fuel payment top-up and a top-up for those on certain disability benefits

#### Is your family income under £30,000?

Check whether you are entitled to Government support this year—go to www.gov.uk

#### Struggling to pay energy bills?

Talk to your supplier to agree a repayment plan, look at grants and one-off payments

#### Free food!

Take advantage of clever tricks, coupons, apps or cards to eat and drink for nothing

Check if your child qualifies for free schools meals and the 'pupil premium'

Slow cookers can help with cheap batch cooking Why not sign up for Feeding Your Family on a Budget at the Community Project, Tel. 01634 845419

Links for more information on any of the above can be found by clicking on:

(Google Martin Lewis Survival Kit)

## Other ideas on saving money

#### Track your spending

Use a budget tracker to keep track of the money you are spending and receiving

#### Take a spending break

Choose a couple of days each month where you try not to spend any money apart from on regular bills Stop impulse buying

Write down any non-essential items you are tempted to buy and wait a while before checking if you really want to buy them

## Cut your energy bills

Even spending four minutes or less in the shower each day and save you money. For more tips, look on the Energy Saving Trust website

Plan your meals

Making a shopping list for the meals you have planned and save money and waste (Ideas taken from M & S)



If you do not have access to a computer you can use, they are available at:

### Chatham Library, and Community Hub

Dock Road, Chatham

Tel. 01634 337799 Monday to Friday from 9am-6pm, Saturday 9am-5pm

#### All Saints Community Project

Magpie Hall Road, Chatham

Tel. 01634 845419 Monday to Friday from 10.30am-1.30pm

Computer support available Mondays and Thursdays from 10.30am-1.00pm

#### **CAP MONEY COURSE**

This can help you manage your money and CAP advisers are available if you get into debt

#### **OTHER CONCERNS**

#### Housing

please talk to the Citizens Advice Bureau if you get into rent arrears or contact Medway Council. Contact numbers can be found on the back of this leaflet.