

Cost of Living checklist

This checklist contains information and advice for people struggling with the cost of living. If we've given it to you before an appointment, you can use it to:

- Tick off anything that you want to talk about.
- If you don't have access to or don't feel confident using the internet, print out info about anything it covers.

1. Short-term help with food and essentials

(1a) Food banks and community support	(1b) Crisis Assistance grants	(1c) Low cost food
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2. Increase your income

(2a) Benefits and tax credits	(2b) Cost of living support	(2c) Tax refunds and allowances	(2d) Get help with savings	(2e) Increase work income
(2f) Child maintenance	(2g) Help with school costs	(2h) Help if you're pregnant	(2i) Access your pension	(2j) Take in a lodger



3. Reduce your costs

(3a) Housing	(3b) Gas and electricity	(3c) Phone, TV and internet	(3d) Water
(3e) Prescriptions and dental treatment	(3f) Travel	(3g) Insurance	(3h) Budgeting



4. Get advice and support

(4a) Disability benefits	(4b) Benefit cap	(4c) Bedroom tax	(4d) Managing debts	(4e) Mental health
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5. Get help with one-off costs

(5a) Benefit advances	(5b) Council grants	(5c) Charitable grants
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1. Short-term help with food and essentials

✓	Ways to get help	
(1a)	Organisations that require a voucher or referral	<p>Wandsworth Foodbank: Our local Trussell Trust food bank offers emergency food, support and advice to people experiencing financial hardship. A referral partner such as a health visitor, school staff or social worker can refer you for a food parcel containing three days of nutritional, non-perishable food.</p> <p>For more info visit wandsworth.foodbank.org.uk.</p> <p>DONS Local Action Group: Offers regular food parcels for up to 8 weeks for people experiencing serious, short-term hardship.</p> <p>For more info visit donslocalaction.org.</p>
(1a)	Organisations you can use without being referred	<p>Battersea Islamic and Cultural Centre foodbank: Offers a weeks' worth of groceries for people struggling to pay for food. You can self-refer through their website or a partner organisation can refer you.</p> <p>For more info visit icecbattersea.org.uk/icec-food-bank.</p> <p>Battersea Food Bank: Offers hot food once a month in Battersea.</p> <p>For more info visit: www.batterseacommunityhub.org.uk/battersea-food-bank.</p> <p>Be Enriched Canteen (Tooting): Offers a three-course lunch every Friday.</p> <p>For more info visit: www.be-enriched.org/canteens.</p> <p>Earlsfield Foodbank: Offers food parcels with three days' worth of food as well as a hot breakfast on Thursdays. You can drop in and don't need a referral.</p> <p>For more info visit: www.earlsfieldfoodbank.org.uk.</p> <p>Tooting Community Kitchen: Have a food pantry open on Fridays and on Wednesdays and Saturdays have open kitchens that serve hot food. For more info visit www.tootingcommunitykitchen.co.uk.</p> <p>Waste Not Want Not Battersea: Offers food sharing three days a week, bring a Tupperware and you can pick up fresh fruit, vegetables and cooked meals.</p> <p>For more info visit: www.wastenotwantnot-battersea.org.</p>

		Chantelle's Community Kitchen: Offers pre-packed, nutritious homemade meals every Tuesday in Portswood Space. For more info visit: www.altonestateregen.co.uk/events-programme/chantelles-community-kitchen .
(1b)	Crisis Assistance grants from Wandsworth Council	Crisis payments cover short-term needs for people at risk of hardship. They can provide supermarket vouchers and fuel vouchers for prepaid meters. There are eligibility criteria but most people getting an out of work or disability benefit (or waiting for decision about these) should qualify. For more info and to apply visit: www.wandsworth.gov.uk/housing/benefits-and-support/discretionary-support-grants/apply-for-crisis-assistance-for-food-and-fuel/ or search 'Wandsworth crisis grant'.
(1c)	Low cost food	Be Enriched Food Bus: Offers affordable groceries and cupboard items, as well as a café. For more info visit: www.be-enriched.org/the-food-bus . Roehampton Community Box: Offers anyone living in SW15 £30 of groceries for £4, including fresh fruit and vegetables that you choose yourself. For more info visit: www.racketscubed.com/community-box .
This isn't a complete list, there are also other services for specific groups and communities. Please speak to us or check in your local area if you want info about these.		

2. Increase your income

✓	Ways to increase your income	
(2a)	Check you're claiming all the benefits and tax credits you're entitled to	You can check what you should be getting using an online calculator: <ul style="list-style-type: none"> • www.entitledto.co.uk • http://www.turn2us.org.uk Our national Help to Claim service can check if you can get or would be better off on Universal Credit: <ul style="list-style-type: none"> • 0800 144 8 444 (Monday to Friday, 8AM to 6PM) • www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim If you're making a new claim for a benefit you should ask for it to be backdated.
(2a)	Check whether you're able to claim disability	If you find it difficult to work, care for yourself or move around, or if you care for someone with a disability or health problem, you may be able to claim additional benefits. These include:

	or ill health benefits	<ul style="list-style-type: none"> • the limited capability for work-related activity element of Universal Credit • Personal Independence Payment • child Disability Living Allowance • Carers Allowance • the Carer Premium of Universal Credit • Attendance Allowance (if you're pension age). <p>For more info visit www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers.</p>
(2b)	Check you got all of the new cost of living support	<p>You could get extra Cost of Living Payments with your usual benefits and tax credits if:</p> <ul style="list-style-type: none"> • you get a qualifying low income benefit or tax credits, which is called the Cost of Living Payment. There's one payment due in 2024, between 6 and 22 February 2024 for most people. • if you're entitled to a Winter Fuel Payment, you'll get an extra £150 or £300 paid with your normal payment from November 2023. • most people who were eligible received the £150 Disability Cost of Living Payment automatically between 20 June and 4 July 2023. <p>For more info visit: www.gov.uk/guidance/cost-of-living-payments-2023-to-2024.</p>
(2c)	Check whether you can get a tax refund or claim any tax allowances	<p>TaxAid and Tax Help for Older People have information about tax issues on their websites. TaxAid also give advice to working age tax payers in the UK and Tax Help for Older People can advise you if you're 60+ years old:</p> <ul style="list-style-type: none"> • taxaid.org.uk • taxvol.org.uk/index.php/about-tax
(2d)	Get help with savings	<p>A Help to Save savings account can give you an extra 50p for every £1 you save over four years. To qualify you have to be getting Working Tax Credit, Child Tax Credit or Universal Credit (if your take-home pay is below a set amount).</p> <p>For more info visit www.gov.uk/get-help-savings-low-income.</p>
(2e)	Increase income from work by finding a new job or increasing your hours	<p>Wandsworth Work Match is a council service that helps people find work. They can match you to local employers who offer a wide range of jobs in different sectors.</p> <ul style="list-style-type: none"> • 020 8871 5191 • wandsworthworkmatch@wandsworth.gov.uk • www.wandsworthworkmatch.org <p>If you get a new job or increase your hours, you can use benefit and tax calculators to check how extra earnings will affect your overall income:</p> <ul style="list-style-type: none"> • www.entitledto.co.uk • www.turn2us.org.uk • www.gov.uk/estimate-income-tax

(2f)	Check if you should be getting child maintenance	<p>Child maintenance is paid where one parent of a child doesn't live with them. It's a financial arrangement between you and the other parent if you've separated or never been in a relationship. It doesn't affect most benefits.</p> <p>You can use the child maintenance calculator on GOV.UK to check how much support you should get: www.gov.uk/calculate-child-maintenance.</p> <p>For more info visit www.citizensadvice.org.uk/family/children-and-young-people/child-maintenance.</p> <p>The Child Maintenance Service can help you arrange payments, take action if a parent doesn't pay and find the other parent if you don't know where they are. They can also help you arrange payments if you don't want the other parent to know where you or your child are living.</p> <ul style="list-style-type: none"> • 0800 171 2345 (Monday to Friday, 8AM to 4PM) • www.gov.uk/child-maintenance-service
(2g)	Check to see if you can get any help with school costs	<p>If you're on a low income, you might be able to get help with some of the costs of sending your child to school, including school meals, transport and uniform. For more info visit www.citizensadvice.org.uk/family/education/school-education/help-with-school-costs.</p>
(2h)	Help for people who are pregnant or who have just given birth	<p>If you get certain benefits and are expecting your first child, you can get a Sure Start Maternity Grant of £500. For more info visit: www.gov.uk/sure-start-maternity-grant.</p> <p>If you get Universal Credit or Child Tax Credit and your income is below a set amount you may be able to get Healthy Start vouchers to help pay for food and milk. For more info visit www.healthystart.nhs.uk/how-to-apply.</p> <p>You may also be eligible for Statutory Maternity Pay, Maternity Allowance or contractual maternity pay. For more info visit www.citizensadvice.org.uk/work/maternity-and-parental-rights/check-your-maternity-and-parental-rights/maternity-leave-and-pay/maternity-pay-how-much-you-can-get or search 'Citizens Advice maternity pay'.</p>
(2i)	If you're over the age of 55 you could access your pension pot	<p>You should get independent advice before taking any money from your pension pot. If you're aged 50 or over and have a UK-based defined contribution pension you can get advice from Pension Wise:</p> <ul style="list-style-type: none"> • 0800 011 3797 (Monday to Friday, 9AM to 5PM) • www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise
(2j)	If you have a spare room you could get a lodger	<p>Taking in a lodger can increase your income but it can also affect any means-tested benefits or tax credits you receive.</p> <p>For information about what you need to think about before looking for a lodger visit www.citizensadvice.org.uk/housing/renting-a-home/subletting-and-lodging/lodging-index/taking-in-a-lodger-what-you-need-to-think-about-first or search 'Citizens Advice taking in a lodger'.</p>

(2j)	Can those who are staying with you help by contributing?	<p>Non-dependents like adult children can affect your benefits and make it difficult to pay for everything if they aren't contributing.</p> <p>If there's a young person in your house who isn't in education or working, the Spear Programme can help get them ready for work through coaching, training and confidence building:</p> <ul style="list-style-type: none"> • 0203 475 0424 • www.spearcourse.org
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3. Reduce your costs

✓	Ways to reduce your housing costs	
(3a)	If you have a mortgage	<p>You may be able to:</p> <ul style="list-style-type: none"> • switch to a cheaper mortgage or insurance deal • reduce your monthly payment • change payments on your endowment policy. <p>For more info visit: www.citizensadvice.org.uk/debt-and-money/mortgage-problems-debt-and-money/how-to-sort-out-your-mortgage-problems/cutting-down-your-mortgage-costs or search 'Citizens Advice cutting down your mortgage costs'.</p> <p>If you get a means-tested benefit you may also be able to get a Support for Mortgage Interest loan. This can help you cover the interest on your mortgage and you repay the money with interest when you sell your home.</p> <p>For more info visit www.gov.uk/support-for-mortgage-interest.</p>
(3a)	If you rent	<p>You may be able to get Housing Benefit or Universal Credit with the Housing Costs Element. You can use the benefit calculators in the section above to check this.</p> <p>If you get Housing Benefit or Universal Credit and can't cover your full rent you may be able to get a Discretionary Housing Payment from Wandsworth Council. These can stop you falling into rent arrears if you're subject to the benefit cap or bedroom tax. For more info visit www.wandsworth.gov.uk/discretionary-housing-payments.</p> <p>If you need help paying for a tenancy deposit you may be able to get a loan from a credit union. These are low interest loans that usually work out cheaper than other types of loans. You can search for your local credit union at www.findyourcreditunion.co.uk.</p>
(3a)	Help paying your council tax	If you're struggling to pay your council tax bill you can reduce the monthly cost by asking the council to spread it over 12 months rather than 10.

	<p>If you're on a low income you may be able to get help paying your Council Tax. This is called Council Tax Reduction in Wandsworth. For more info and to apply visit www.wandsworth.gov.uk/housing/benefits-and-support/council-tax-reduction or search 'Wandsworth Council Tax Reduction'.</p> <p>You may also be able to get a discount or exemption, depending on your circumstances. The best way to make sure you're getting the right discounts and exemptions is to keep the council updated about your circumstances and who is living in your household. For more info visit www.citizensadvice.org.uk/housing/council-tax/check-if-you-can-pay-less-council-tax.</p>
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✓ Ways to reduce your energy costs		
(3b)	Reduce how much you pay for gas and electricity	<p>You can do this by:</p> <ul style="list-style-type: none"> • checking that your heaters and meters are set up right • switching tariff or supplier (if you can't find a better price at the moment, it's probably better to wait until deals are available again) • checking if you can use less electricity and gas • getting a smart meter or energy monitor • doing regular meter readings so you only pay for what you use. <p>Uswitch can help you compare deals and find the best one for you: www.uswitch.com.</p> <p>For more info visit www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/save-money-on-your-gas-and-electricity or search 'Citizens Advice save money'.</p>
(3b)	Check if you can get extra support from the government	<p>The Warm Home Discount Scheme can get you £150 off your electricity bill if you get the Guarantee Credit element of Pension Credit or if you're on a low income and have high energy costs. For more info and to check your eligibility visit www.gov.uk/the-warm-home-discount-scheme.</p> <p>If you were born before 26 September 1956 the Winter Fuel Payment can help you pay your heating bills over winter. Most people get this automatically and don't need to claim it. For more info visit www.gov.uk/winter-fuel-payment or call the Winter Fuel Payment Centre on 0800 731 0160 (Monday to Friday, 8AM to 6PM).</p>
(3b)	Check if you can get extra support from your supplier	<p>Most energy suppliers offer grants to help their customers who are in debt to them. For more info visit www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills, search 'Citizens Advice energy bill grant' or contact your supplier.</p>
(3b)	Make your home more energy efficient	<p>WRAP Thinking Works and CREW are local services that can help make your home more energy efficient. Both offer advice, home visits and free energy saving devices. For more info visit:</p> <ul style="list-style-type: none"> • www.thinkingworks.co.uk/wandsworth-wrap

		<ul style="list-style-type: none"> • www.crewenergy.london <p>Under the Energy Company Obligations scheme you can get grants for a new boiler or insulation if you're getting certain benefits and are on a low income. These grants can be worth up to £3,500. For more info visit www.moneysavingexpert.com/utilities/free-cavity-loft-insulation.</p> <p>Under the Green Homes Grant scheme you can get help making your home more energy efficient if you're on a low income and you live in a property with a low Energy Performance Certificate rating. These grants can pay for heat pumps, insulation, double glazing and solar panels, up to a cost of £10,000 for owner occupiers. For more info visit www.wandsworth.gov.uk/news/campaigns/green-homes-grant/about-green-homes-grant or search 'Wandsworth Green Homes Grant'.</p> <p>The Energy Saving Trust and National Energy Action have information and advice about saving energy without making major changes to your home:</p> <ul style="list-style-type: none"> • www.energysavingtrust.org.uk/home-energy-efficiency • www.nea.org.uk/get-help/resources
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✓ Ways to reduce other costs		
(3c)	Get a better deal on your phone, TV and internet	<p>You might be paying too much for non-energy utilities. Money Saving Expert have information and advice about finding the best deals: www.moneysavingexpert.com/utilities.</p> <p>If you claim means-tested benefits you may be able to get cheaper broadband and phone packages. These deals are called social tariffs but some providers call them 'essential' or 'basic' broadband. They're the same as other packages, just at a lower price.</p> <p>Ofcom have a list of available tariffs: www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs. You can also search 'Ofcom social tariffs'.</p> <p>You may be able to save money on your mobile phone by switching from a contract or pay-as-you-go to a SIM only deal. These give the benefits of a contract but don't require a long-term commitment, so you can choose to pay more or less based on what you need. Uswitch have a list of SIM only deals: www.uswitch.com/mobiles/compare/sim_only_deals.</p>
(3d)	Check if you can save money on your water bill	<p>Having a water meter installed may save you money. The Consumer Council for Water have a usage calculator you can use to work out how much you're likely to pay with a meter: cwater.custhelp.com.</p> <p>The Thames Water WaterHelp scheme and WaterSure bill cap can reduce how much you pay if you're on a low income or receiving means-tested benefits: www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp.</p>

		<p>For more info visit www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/help-with-paying-your-water-bills or search 'Citizens Advice water bill help'.</p>
(3e)	<p>Get help with the cost of prescriptions, and dental treatment</p>	<p>Some people, including those aged 60+ or receiving means-tested benefits, can get free prescriptions: www.nhs.uk/nhs-services/prescriptions-and-pharmacies/who-can-get-free-prescriptions.</p> <p>If you're on a low income you may also be able to get free prescriptions through the NHS Low Income Scheme: www.nhsbsa.nhs.uk/nhs-low-income-scheme.</p> <p>If you usually pay for your prescriptions and are taking Hormone Replacement Therapy you can purchase a pre-payment certificate allowing you to purchase your HRT prescriptions for £19.30 per year https://www.nhsbsa.nhs.uk/help-nhs-prescription-costs/nhs-hormone-replacement-therapy-prescription-prepayment-certificate-hrt-ppc</p> <p>Guy's and St Thomas' Hospital offer free routine dental treatment, carried out by trainee dentists supervised by a senior member of staff: www.guysandstthomas.nhs.uk/our-services/dental-treatment-undergraduate-students.</p>
(3f)	<p>Check if you can save money on travel</p>	<p>You may be able to get free or discounted travel in London, for instance if you're:</p> <ul style="list-style-type: none"> • 60+ • 18+ and a student • claiming means-tested benefits • unemployed and looking for work. <p>For more info visit tfl.gov.uk/fares/free-and-discounted-travel.</p> <p>If you have mobility problems you may also be able to get a Taxicard to reduce the cost of travelling by taxi. For more info visit www.wandsworth.gov.uk/roads-and-transport/blue-badge-and-travel-passes/taxicard or search 'Wandsworth taxicard'.</p> <p>Money Saving Expert and MoneyHelper have information and advice about reducing the cost of other types of travel:</p> <ul style="list-style-type: none"> • www.moneysavingexpert.com/travel • www.moneyhelper.org.uk/en/everyday-money/buying-and-running-a-car/cut-your-car-and-train-costs (or search 'MoneyHelper cut travel costs')
(3f)	<p>Get help with the cost of travelling for medical treatment</p>	<p>The NHS Healthcare Travel Costs Scheme can help pay the cost of travelling for treatment if you receive a means-tested benefit or meet the criteria for the Low Income Scheme: www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs.</p>

(3g)	Check if you can reduce the cost of insurance	<p>Money Saving Expert have information and advice about saving money on all types of insurance: www.moneysavingexpert.com/insurance.</p> <p>You should also review your policies to see if you still need them and check whether they provide more cover than you need.</p>
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✓ Help with budgeting		
(3h)	Use budgeting tools, planners and guides to help you save or plan for life changes	<p>Citizens Advice and MoneyHelper have free budgeting tools:</p> <ul style="list-style-type: none"> • www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget • www.moneyhelper.org.uk/en/everyday-money/budgeting
(3h)	Read about how you can save money and reduce your bills	<p>Which, Money Saving Expert and Money Helper have information and advice about how to shop around, pay less and get the best deals:</p> <ul style="list-style-type: none"> • www.which.co.uk/money • www.moneysavingexpert.com • www.moneyhelper.org.uk

4. Get advice and support

✓ Issues you might need advice and support with		
(4a)	Do you need help claiming disability benefits or making sure you're getting the right amount?	Disability benefits are more complicated than other types of benefits because they generally involve a medical assessment. You may need help to understand if you qualify and how much you should get, fill in forms and challenge decisions. We can help with these issues.
(4b)	Are you affected by the benefit cap ?	The benefit cap limits the total amount of benefits that working age people can get. It can make it difficult to pay for everything - if you're affected by the benefit cap you may need advice about becoming exempt and additional support like a Discretionary Housing Payment. We can help with this issue.
(4c)	Are you affected by the bedroom tax ?	The bedroom tax reduces the Housing Benefit of Housing Costs Element of Universal Credit if you have a spare bedroom and rent a council or housing association property. If you're affected by the bedroom tax you may need advice about becoming exempt and additional support like a Discretionary Housing Payment. We can help with this issue.

(4d)	Do you need help managing debts ?	<p>If you have individual repayment plans for debts you can end up paying too much in total. A debt adviser can help you set up a repayment plan that lets you pay off your debts over a few years. They can also advise you about other options such as applying for a Debt Relief Order or bankruptcy.</p> <p>You can get debt advice free from charities – you don't need to use a debt management company that charges a fee. Our local debt service is provided by our law centre but there are national phone services available too:</p> <ul style="list-style-type: none"> • South West London Law Centres: swllc.org/get-advice/debt • National Debtline: nationaldebtline.org • StepChange: www.stepchange.org
(4e)	Help with mental health and wellbeing	<p>Struggling with money can be stressful and mental health problems can make it harder to earn and manage money. You should speak to your GP if you're experiencing depression and anxiety – the NHS have info about treatment options for these conditions: www.nhs.uk/mental-health/conditions/clinical-depression/treatment.</p> <p>You can also contact Talk Wandsworth, an NHS service that offer free help with problems such as stress, worry and low mood: www.talkwandsworth.nhs.uk.</p>

5. Get help with one-off costs

✓	Get help with one-off costs	
(5a)	Get an advance benefit payment	<p>If you're getting benefits you may be able to get an advance payment. With Universal Credit this is called a budgeting advance and is a no-interest loan that you pay off over 12 months by getting reduced payments. For more info visit www.citizensadvice.org.uk/benefits/universal-credit/on-universal-credit/budgeting-advance or search 'Citizens Advice budgeting advance'.</p>
(5b)	Apply for a Community Care Grant if you need help with a one-off cost such as furniture	<p>A Community Care Grant can help you pay for items like furniture or white goods. There are eligibility criteria, including that you aren't eligible for an advance payment on any benefits you receive.</p> <p>For more info and to apply visit: www.wandsworth.gov.uk/housing/benefits-and-support/discretionary-support-grants/apply-for-a-community-care-grant or search 'Wandsworth Community Care Grant'.</p>
(5c)	Check whether you're able to apply for a grant from a charity or benevolent fund	<p>Charitable grants can help you pay for one-off costs that are difficult to meet if you don't have savings. Grant funders commonly offer up to £300 to pay for furniture, carpeting and similar items, and require you to be referred to them by another charity or organisation.</p> <p>You can use the Turn2Us website to check for grants and read about how to apply for them: grants-search.turn2us.org.uk.</p>

What do you need help with?

If you're seeing one of our advisers you can use this space to tell us about your personal circumstances and what you need help with.