**\*Please note: The resources below are not an exhaustive list and are not intended to be a substitute to support from a Financial Adviser. All details correct at the time of writing.**

**Last reviewed: January 25th, 2023\***

# National Support:

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| **Gov UK’s Help for Households Campaign:**1. [**Advice and Signposting**](https://helpforhouseholds.campaign.gov.uk/)-Details the various schemes available to support individuals. Breaks down what support by the following categories:
	* Support with household costs
	* Help with energy bills
	* Help with Childcare costs
	* Income Support
	* Help with transport costs
	* Help finding work
2. [**Cost of Living Support**](https://www.gov.uk/cost-of-living) – find out what support is available to help with the increased cost of living.
3. [**Cost of Living payments-**](https://www.gov.uk/guidance/cost-of-living-payment?_ga=2.82578262.1343325332.1667821949-1998521866.1667821913) check if you’re entitled to certain benefits, tax credits, and if you’re eligible for Cost-of-Living Payments
4. [**National discounts and offers-**](https://helpforhouseholds.campaign.gov.uk/discounts-and-offers/)Find out what offers are available from businesses to help with the cost of living.
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| [**Money Helper’s Living on A Squeezed Income Guide-**](https://www.moneyhelper.org.uk/en/money-troubles/way-forward/squeezed-income) helpful guide for anyone to identify ways to make your income go further. Learn how to cut back on costs and see what extra help is available by easily working through their guide’s sections: * Understand your real financial situation
* Find ways to boost your income
* Save money on household bills
* Access help to pay for things
* Access help while you’re working, and
* Money and mental health
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| **Benefits, Tax Credits, and Tax relief:*** [**Gov UK’s Benefits Checkers/Calculators-**](https://www.gov.uk/benefits-calculators) nearly seven-and-a-half million households are missing out on £15 billion a year of means-tested benefits, the latest Government figures show. Using a benefits checker like the ones listed on the GOV UK’s website can take about 10-15 minutes but could be a valuable worth of your time
* It’s also worth checking if you’re receiving relevant [**tax credits**](https://www.moneysavingexpert.com/family/tax-credit-child-working-overpayment/) based on your circumstances, and claiming [**tax relief for job-related expenses**](https://www.gov.uk/tax-relief-for-employees)**,** such as for working from home, uniforms, professional memberships, etc.
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| **National Energy Support-** Cutting down our household bills and petrol costs can help to save money and the planet. And there is a range of resources below- from advice on lowering your energy use and bills, to support schemes for those eligible, and grants scheme for energy efficiency initiatives. * [**Gov UK Tool-Ways to Save Energy at Your Home-**](https://www.gov.uk/improve-energy-efficiency) this new tool gives you personalised recommendations for your home as well as any relevant grants you may be eligible for after entering your post code and answering some questions about your home’s characteristics.
* [**Energy Savings Trust-**](https://energysavingtrust.org.uk/)highlights how individuals can save money on their energy bills, implement low carbon travel, and has guidance and grants information on a range of energy efficiency initiatives.
* [**British Gas Energy Trust-**](https://britishgasenergytrust.org.uk/)is an independent charity offering support to individuals and families struggling with money and energy debt. They currently run (2) separate debt-relief grants; customers of British Gas as well as customers of other energy suppliers can apply. However, it’s worth checking with your own energy provider, as they may have their own support fund or be able to discuss tariff options with you.
	+ Specific energy provider funds: [[Eon](https://www.eonnext.com/policies/extra-help) Next](https://www.eonnext.com/policies/extra-help), [EDF](https://www.edfenergy.com/for-home/help-support/energy-bill-debt-advice), [Scottish Power](https://www.scottishpower.co.uk/affordability) and [Octopus Energy Support Fund](https://octopus.energy/blog/struggling-to-pay/)
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| **National Water Support-*** [**Save Water, Save Money-**](https://www.savewatersavemoney.co.uk/) Depending on your water company, some can claim free water saving gadgets including £20 shower heads and £5 tap inserts as well as access general water saving tips.
* **Specific water companies have differing offers of support available:**
	+ **Southern Water-**can [visit properties](https://www.southernwater.co.uk/help-advice/how-to-save-water/water-saving-home-visits) and install water saving devices free of charge [and discuss tariff options](https://www.southernwater.co.uk/account/what-if-i-can-t-pay-my-bill) with you
	+ **South East Water-** can offer [free water saving devices](https://www.southeastwater.co.uk/help/save-water/free-water-saving-devices), advice, and [discuss tariff options](https://www.southeastwater.co.uk/help/priority-services/help-paying-your-bill) with you
	+ **Affinity Water-** can offer [free water saving devices](https://www.affinitywater.co.uk/saveourstreams/devices), share water saving tips, and [discuss tariff options](https://www.affinitywater.co.uk/billing/struggling-to-pay) with you
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| **Social Tariffs for Broadband and Phone Tariffs-** Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit, and some other benefits. Some providers call them ‘essential’ or ‘basic’ broadband, but [**this link from Ofcom**](https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs) highlights the names and which providers offer them. |
| **National Free Debt Advice Locator-** If you’re worried about debt, you don’t need to struggle alone. Speaking to a trained and experienced debt adviser about your situation can help you see what the best decision for you might be. Use[**Money Helper’s free Debt Advice Locator**](https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator) to find a debt adviser near you, online, or over the phone. |
| [**Turn2us**](https://www.turn2us.org.uk/)**-** Turn2us is a national charity which aims to help people in financial need gain access to welfare benefits, charitable grants, and other financial help – online, by phone and face to face through our partner organisations. |

# Regional/Local Support:

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| [**Kent County Council’s ‘Kent Together’ Cost of Living Page**](https://www.kent.gov.uk/social-care-and-health/health/protect-kent-and-medway/help-and-advice-for-residents/kent-together)**-** details a regional support Kent residents can access. Signposts to relevant services which can help you with:* Financial advice
* Paying for food and other essentials including a search tool for local food banks
* Housing Support
* Employment and more

In particular, they highlight * [**Kent Support and Assistance Service (KSAS)-**](https://www.kent.gov.uk/social-care-and-health/care-and-support/benefits/home-essentials-in-a-crisis) is an emergency welfare scheme for residents experiencing a short-term crisis. They may be able to provide supermarket or energy vouchers if you are having serious difficulties managing your income due to a crisis or if you are facing exceptional pressures because of an emergency. Specific eligibility criteria applies which can be found on their webpage.
* [**Kent Savers Emergency Loans-**](https://www.kentsavers.co.uk/contact/) KCC recently announced a project with Citizens Advice and Kent Savers, where residents can access 0% interest loans to help consolidate high interest debt with supportive training for future money management. To contact about these loans, you may need to enquire with Kent Savers directly by contacting them using their contact details listed on their website
* [**Household Support Fund-**](https://www.kent.gov.uk/social-care-and-health/care-and-support/benefits/household-support-fund) is a scheme which aims to support vulnerable Kent households in need of help with significantly rising living costs by offering £150 towards energy or food costs. Specific eligibility criteria applies, and applications are cyclical so you may need to check back later if the current application window is closed.
* [**Free School Meals-**](https://www.kent.gov.uk/education-and-children/schools/free-school-meals) If your child is under 19 (including children in Year R,1, or 2) and in full-time education, and you receive certain benefits, you may be able to get free school meals for them.
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| [**Medway Council Cost of Living Page-**](https://www.medway.gov.uk/householdhelp) highlights the local advice and support available to Medway Residents. Includes information on Household Support Fund grants, Council Tax reductions, debt advice, help with childcare costs and food and energy bills. |
| **Local Authorities-** Each local authority will have similar information on what support is available to residents in their area. Check out your local authority’s cost of living webpage for specific support:* [Ashford Borough Council](https://www.ashford.gov.uk/your-community/cost-of-living-help/)
* [Canterbury Council](https://www.canterbury.gov.uk/benefits-and-support/help-cost-living/)
* [Dartford Borough Council](https://www.dartford.gov.uk/covid-19-support/food-emergencies)
* [Dover District Council](https://www.dover.gov.uk/Community/Support-Services-Directory/Household-Fund.aspx#:~:text=Dover%20District%20Council%20has%20received%20funding%20from%20Kent,could%20include%3A%20Food%20Energy%20and%20water%20%28including%20sewerage%29)
* [Folkestone and Hythe District Council](https://www.folkestone-hythe.gov.uk/help-and-support-with-your-finances)
* [Gravesham Borough Council](https://www.gravesham.gov.uk/council-tax-benefits/household-support-fund)
* [Maidstone Borough Council](https://maidstone.gov.uk/home/other-services/cost-of-living-advice)
* Thanet District Council- [Energy Support](https://www.thanet.gov.uk/info-pages/energyinthehome/) and [Council Tax discounts and exemptions information](https://www.thanet.gov.uk/info-pages/council-tax-discounts-and-exemptions/)
* [Sevenoaks District Council](https://www.sevenoaks.gov.uk/homepage/97/help_with_the_cost_of_living)
* Swale Borough Council[- Energy Support](https://cee.swale.gov.uk/what-you-can-do/residents/fuel-and-water-efficiency), [Household Support Fund,](https://swale.gov.uk/news-and-your-council/news-and-campaigns/latest-news/get-help-with-food-gas-electric-and-water) and [Council Tax discounts and exemptions information](https://swale.gov.uk/housing-council-tax-and-benefits/council-tax/council-tax-exemptions-discounts-and-disregards)
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| [**Citizens Advice-**](https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/) has trained advisors you can talk to about claiming benefits or getting more from your current benefits. They can advise on how to speak to organisations you owe money to and about asking to pay smaller amounts or payment breaks. |
| **Social Enterprise Kent-Cost of Living Support Map**-Social Enterprise Kent have created a Wellbeing Map which now includes various services that can support residents during this time. They’re updating their website and map frequently so check their [**website**](https://maps.sekgroup.org.uk/) for the latest version. |

# Wellbeing related support:

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| **Healthy Eating*** [**Money Helper- Healthy Eating on a Budget**](https://www.moneyhelper.org.uk/en/blog/everyday-money/cheap-healthy-meals-healthy-eating-on-a-budget) includes a helpful article sharing tips on how to eat well for less when cooking for one, for two, or for more. Signposts to healthy recipes under a £1, as well as a range of sample meal plans.
* [**Kent and Medway Healthy Workplaces Programme’s Healthy Lunch Recipe Cards-**](https://www.medway.gov.uk/downloads/file/7709/healthy_eating_-_recipe_cards_for_printing) a sample of tasty, budget friendly lunch recipes
* Apps such as [**Olio**](https://olioex.com/) and [**Too Good to Go**](https://toogoodtogo.co.uk/en-gb) are available to save money and food waste
* [**NHS 8 Top Tips for Healthy Eating-**](https://www.nhs.uk/live-well/eat-well/how-to-eat-a-balanced-diet/eight-tips-for-healthy-eating/) useful overview containing 8 practical tips for eating a nutrient-dense diet, based around the Eat Well Guide.
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| **Physical Activity**-Find free activities in your area or try something new by visiting:* [**Explore Kent**](https://explorekent.org/visit-explore/)**-** details a range of outdoor activities, events, as well as walking, cycling, buggy friendly, and wheelchair friendly trails in your area.
* [**Everyday Active Kent**](https://www.everydayactivekent.org.uk)**-** find classes, outdoor gyms, walking groups, wheelchair friendly activities, and more
* [**NHF Fitness Studio-**](https://www.nhs.uk/conditions/nhs-fitness-studio/) range of free workout videos from 10-45 minutes
* [**NHS Strength and Flex Fitness Plan-**](https://www.nhs.uk/live-well/exercise/get-fit-with-strength-and-flex/) 5-week strength training plan consisting of 35–45-minute workouts, geared for beginners and delivered as a podcast
* [**NHS 12-week fitness plan-**](https://www.nhs.uk/live-well/exercise/12-week-fitness-plan/) Combines combo of videos above into a structured programme
* [**NHS Better Health** [**Couch to 5K App**](https://www.nhs.uk/live-well/exercise/couch-to-5k-week-by-week/)](https://www.nhs.uk/better-health/get-active/)- A running programme for absolute beginners. Couch to 5K has now helped more than 4 million people start running, with a choice of 5 trainers to choose from
* [[**NHS Better Health Active 10 App**](https://campaignresources.phe.gov.uk/resources/campaigns/60-one-you-active-10/Overview)](https://www.nhs.uk/better-health/get-active/)- tracks your steps, helps you set goals to achieve (2) 10-minutes of activity.
* [**Our Parks-**](https://ourparks.org.uk/content/how-it-works) Offers [**Free livestream, local workouts**](https://ourparks.org.uk/class-list) over Zoom as well as ‘[**Couch to Fitness’-**](https://ourparks.org.uk/content/how-it-works)a free 9 week beginner fitness programme consisting of 3, 30-min pre-recorded workouts (1x each/wk. of cardio, core, and lower body) and community Facebook group
* [**Nike Training Club App**](https://www.nike.com/gb/ntc-app)**-** 190+ free workouts across strength, endurance, and flexibility, ranging from 15-45 mins.
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| **Sleep-** Your sleep can often be impacted by a range of factors-including money worries, stress, and your sleeping environment.* [**The Sleep Charity Sleep Hub-**](https://thesleepcharity.org.uk/information-support/adults/sleep-hub/) a national charity with a vast collection of easy-to-read articles containing free or low-cost tips to improve your sleep. Covers sleep topics-from caffeine, sleeping temperature, blue light, and more!
* [**NHS 35 min Bedtime Meditation**](https://www.nhs.uk/conditions/nhs-fitness-studio/bedtime-meditation/) – a free 30-minute sleep stretches and meditation to help wind down before bed
* [**Headspace Meditation App**](https://www.headspace.com/meditation/sleep)**/** [**Calm Meditation App**](https://www.calm.com/)**/** [**Insight Timer App**](https://insighttimer.com/meditation-topics/sleep)- a mix of different meditation apps to try-from sleep sounds, to 3-minute mindfulness meditations, there’s something for everyone.
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| **Mental Health-** Money worries can affect your mental health, and often poor mental health can affect how you manage your money. It can happen to anyone but the first step if noticing if your mental health or your money worries are affecting you. For example, if your mental health is affecting how you deal with money, you may find:* You might find it harder to make budgeting and spending decisions
* To make yourself feel better, you might spend money you don’t have on things you don’t need and then regret it later
* You might feel anxious or stressed about talking on the phone, going to the bank, or opening your bills
* The symptoms of a mental illness might cause you to behave impulsively, like spending a lot of money all in one go

**How to cope with money worries and/or job uncertainty-**[**NHS Every Mind Matters**](https://www.nhs.uk/every-mind-matters/coronavirus/coping-with-money-worries-and-job-uncertainty-during-covid-19/) has some excellent resources for how to manage our mood and deal with our money worries during this time. While our resources highlight a lot of practical support to hopefully ease some of your money worries, there may be some situations that are outside of your control. In which case, how we manage our perspective and mood about these situations can help to alleviate some of the worries we may have. In general, NHS Every Mind Matters highlight 8 practical tips for managing money worries and/or job uncertainty:1. Create a budget
2. Get free debt and finance advice
3. Know your rights and get support
4. Talk about how you are feeling
5. Be kind to yourself
6. Create and stick to a routine
7. Clear your mind
8. Look after your physical health

Sorting things out when you’re feeling overwhelmed or depressed might feel like a daunting task, but it’s important to take things one small step at a time. If you can relate, we recommend starting with [**Money Helper’s Money Problems and Mental Wellbeing Guide**](https://www.moneyhelper.org.uk/en/everyday-money/budgeting/money-problems-and-poor-mental-wellbeing)- If you think money matters are affecting your mental health, this guide is for you. The sooner you can begin to think about and tackle your money problems, the easier it’ll be to take control.For more information and practical advice on mental health and dealing with debit, check out [**Money Saving Expert’s Mental Health and Debt 2022 Guide**](https://www.moneysavingexpert.com/content/dam/mse/downloads/mentalhealthguide-Sep-2022.pdf)**-** which includes how to spot your spending triggers, how friends and family can support, where to access free support, and a practical checklist.The sooner you can begin to think about and tackle your money problems, the easier it’ll be to take control. Remember, asking for help is not a sign of weakness – it’s the first step to getting control of your finances back. |