

Cost of living action plan checklist

Understand your circumstances

Action	Details	Where / how?
Check your benefit payments are correct	Check your household details are correct - children, other adults etc Check your rent amount is correct Check what deductions are being taken	Check the Statement page of your Universal Credit online journal Check your latest award letters for any other benefits Check what you should be receiving using a benefits calculator www.entitledto.co.uk or https://benefits-calculator.turn2us.org.uk/
Check your pay	Check tax code Check any deductions are correct	https://www.moneysavingexpert.com/family/check-tax-code/ https://www.gov.uk/understanding-your-pay/deductions-from-your-pay
	Check you are receiving at least the minimum wage for your age	https://checkyourpay.campaign.gov.uk/ ACAS - 0300 123 1100
Complete a budget planner	Why is a budget important? Understand your income and expenditure Check regular outgoings - are they correct? Are they essential? Can any be reduced?	https://debtcamel.co.uk/draw-up-a-budget/ https://www.moneysavingexpert.com/banking/budget-planning/ for spreadsheet or printed versions https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner - online planner to save and update - or ring 0800 138 7777 for help and advice

Maximise your income

Action	Details	Where / how?
Benefits calculation	Find out which benefits you should be receiving using an online tool	www.entitledto.co.uk or https://benefits-calculator.turn2us.org.uk/

Cost of living action plan checklist

Reduce deductions from benefits	Some deductions from Universal Credit can be reduced if they are causing hardship	What to do about universal credit deductions for debt - Shelter England Ring DWP Debt Management Team 0800 916 0647
Make sure your benefits are not sanctioned	Understand your Commitment, ensure your Work Coach understands your circumstances	https://www.advicenow.org.uk/guides/survival-guide-benefit-sanctions
Child maintenance	Financial support if your child's parent is not living with you	Find info and advice on setting up an arrangement at www.gov.uk/child-maintenance-service or ring 0800 171 2345 Get help arranging child maintenance child-maintenance.service.gov.uk/get-help-arranging-child-maintenance
Childcare costs	Depending on the age of your child and your income	https://www.childcarechoices.gov.uk/ For advice contact PCC's Family Information Service on 023 9268 8830 or fis@portsmouthcc.gov.uk
Help with the costs of children	Additional entitlements depending on your circumstances	Healthy start vouchers from pregnancy until your child turns 4 - www.healthystart.nhs.uk Or ring 0300 330 7010 Free school meals - www.portsmouth.gov.uk/services/schools-learning-and-childcare/schools/school-meals/ or contact your child's school Maternity grant for your first child or multiple births - https://www.gov.uk/government/publications/sure-start-maternity-grant-claim-form
Look for extra support	Additional benefits and grants depending on your circumstances	Council Tax Support - www.portsmouth.gov.uk/services/benefits-and-support/help-and-support/council-tax-support-scheme/ Discretionary housing payments for additional help with the costs of rented housing - www.portsmouth.gov.uk/services/benefits-and-support/help-and-support/discretionary-housing-payments/

Cost of living action plan checklist

		Portsmouth Leisure Card - discounts on local sports and activities - www.portsmouth.gov.uk/services/leisure/sports-and-activities/portsmouth-leisure-card/
Rent out a room	If you have a spare room, you could get tax-free income from a lodger	Rent a room in your home: The Rent a Room Scheme - GOV.UK (www.gov.uk)

Find ways to cut costs

Action	Details	Where / how?
Energy bills	Get help to make your home warmer and reduce your energy bills	https://switchedonportsmouth.co.uk/ or ring 0800 260 5907
	Warm home discount - £150 off your electricity bill in Autumn/Winter 2022/23	www.gov.uk/the-warm-home-discount-scheme for details on eligibility and how to apply or ring 0800 4320534
	Advice if you can't afford to pay your bill or top up your meter	https://www.ofgem.gov.uk/getting-help-if-you-cant-afford-your-energy-bills
Water bills	Get help if you are struggling to pay your bills, including reduced prices (social tariffs) for those on low incomes	www.portsmouthwater.co.uk/customer-services/problems-paying/ or ring 0800 4320534 www.southernwater.co.uk/account/what-if-i-can-t-pay-my-bill or ring 0800 027 0363
Food bills	Larders and Pantries to reduce your weekly shop Foodbanks and community meals if you cannot afford food	https://www.portsmouth.gov.uk/services/benefits-and-support/help-and-support/help-with-food/
	Find tips on cutting your supermarket food bills	https://www.moneysavingexpert.com/shopping/cheap-supermarket-shopping/
	Regular offers such as Lidl £1.50 fruit and veg boxes	https://www.moneysavingexpert.com/deals/lidl/#54007

Cost of living action plan checklist

Food bills cont.	Use apps to find free or cheap surplus food	https://olioex.com/ https://toogoodtogo.co.uk/en-gb
Mobile phone, internet	Check when your contract ends and be ready to switch tariff or provider Shop around for the best deals Essential and social tariffs for those on qualifying benefits	https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/price-comparison https://www.moneysavingexpert.com/mobiles/ https://www.moneysavingexpert.com/broadband-and-tv/ https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs
Council Tax discounts and exemptions	Including carers, people with disabilities, care leavers, single adults and others	https://www.portsmouth.gov.uk/services/council-tax/council-tax-discounts-and-exemptions/
TV licence costs	Don't miss out on your free TV licence if you are over 75 and on pension credit	https://www.gov.uk/free-discount-tv-licence https://www.tvlicensing.co.uk/check-if-you-need-one/topics/telling-us-you-dont-need-a-tv-licence
Overdraft fees / bank charges	Find out if you can open a Basic Bank Account for your income, and freeze the interest and fees on your overdrawn account	www.moneyhelper.org.uk/en/everyday-money/banking/how-to-choose-the-right-bank-account or ring Money Helper on 0800 138 7777
Insurance costs	Check the end date of any cover and shop around to get better deal	https://www.moneysavingexpert.com/insurance/
Prescriptions	Check if you are entitled to free prescriptions If not, check if you could save money with an NHS Prescription Payment Certificate	www.nhs.uk/nhs-services/prescriptions-and-pharmacies/who-can-get-free-prescriptions or ring 0300 330 1343 https://services.nhsbsa.nhs.uk/buy-prescription-prepayment-certificate/start

Cost of living action plan checklist

Car and transport costs	<p>Cut down on car and travel costs</p> <p>Buy an affordable bicycle from the Community Cycle Centre</p> <p>Jobcentre Plus Travel Discount Card (JSA and UC)</p> <p>Healthcare Travel Costs Scheme</p>	<p>https://www.moneyhelper.org.uk/en/everyday-money/buying-and-running-a-car/cut-your-car-and-train-costs or ring Money Helper on 0800 138 7777</p> <p>https://www.facebook.com/CommunityCycleCentre/</p> <p>https://www.moneysavingexpert.com/news/2021/11/rail-companies-urge-job-seekers-to-take-advantage-of-50-off-tra/</p> <p>https://www.nhs.uk/nhs-services/help-with-health-costs/healthcare-travel-costs-scheme-htcs/</p>
Tobacco - save money by quitting smoking or switching to an e-cigarette	The Wellbeing Service can support you with medication and e-cigarettes to quit smoking	Call the Wellbeing Service on 023 9229 4001 or visit www.wellbeingportsmouth.co.uk and complete 'Contact Us For Help' - one of the team will be in contact

Get debt advice for any unmanageable debt

Action	Details	Where / how?
Understand who you owe and what you owe	<p>If you are worried about your debts, get free and impartial advice on making an affordable payment plan</p> <p>Check your credit report for free</p>	<p>https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/</p> <p>Find factsheets at www.nationaldebtline.org or ring 0808 808 4000</p> <p>Or contact one of the local, free and independent debt advice providers listed below under 'Get support and advice'</p> <p>https://www.moneysavingexpert.com/loans/check-free-credit-report/</p>
Prioritise debts	Debts can be emergencies, priority or non-priority - make sure you know which is which	https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/how-to-prioritise-your-debts

Cost of living action plan checklist

When does a debt not have to be repaid	Check if you are still liable to pay the debt - could an old debt be 'statute barred' - BEFORE you contact the creditor	https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/dealing-with-your-debts/check-if-you-have-to-pay-a-debt/
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Get support and advice

Action	Details	Where / how?
Get general and specialist advice on: -Benefits -Debt -Employment rights -Housing -Consumer rights -Family issues	Advice Portsmouth https://adviceportsmouth.org.uk/	02392 794 340 advice.portsmouth@theyoutrust.org.uk Anchor House, 116 Kingston Crescent, North End, Portsmouth, PO2 8AL
Get specialist debt advice	Citizens Advice Portsmouth https://caportsouth.org.uk/	02394 006600 Unit 2-3 Ark Royal House, Winston Churchill Avenue, Portsmouth, PO1 2GF
Money advice for Portsmouth City Council tenants	Portsmouth City Council Housing Money Advisers	www.portsmouth.gov.uk/services/council-and-democracy/contact-us/#housing
Money advice for housing association tenants	Housing association money advisers	Contact your local customer service team to find out what money advice and support your housing association offer
Call a national government-funded helpline	Need help clearing your debts, reduce spending or making the most of your income and would rather use the phone? Call us for free and impartial money guidance.	Ring Money Helper on 0800 138 7777