

Help making ends meet



It can be a struggle keeping on top of everything. Sometimes it's even a struggle knowing how and where to get help.

We've brought all our resources together in one place to help you.

All the logos and images in this document have links to the page on the website where you can find out more. If you're looking at this online all you need to do is click on the logo/image.

Likewise, all the [text underlined in blue](#) takes you to the specific page on the website where you can find out more.

Mental health

We know that many people are feeling the strain as the cost of living continues to increase. In this section, you will find information about how you can maintain your mental wellbeing at this time, alongside information on how to manage your money as your bills rise.



If you need to speak to someone please contact our team at Mindline Somerset any time of the day, any day of the week locally on 01823 276892 or freephone 0800 138 1692, Mindline Live Web Chat is available every day from 8pm-11pm.

Or you can email support@openmentalhealth.org.uk for support.



We know that debt can cause a lot of stress and impact on your mental health, but there are always options for [dealing with it](#).



Money and mental health are linked. Living with a mental health condition can make managing money more difficult. And money issues can affect mental health.

[Find out here what help is available to you.](#)

www.openmentalhealth.org.uk
www.mentalhealthandmoneyadvice.org
www.rethink.org



Feeling low or anxious is a normal response when you've lost your job, been made redundant, or you're struggling with debt.

You may be feeling, behaving or thinking in ways that are unfamiliar. But that does not necessarily mean you're suffering from depression or an anxiety disorder. The NHS have ways of helping you [survive financial stress](#).



Poor mental health can make earning and managing money harder. And worrying about money can make your mental health worse. It can start to feel like a vicious cycle.

Here, you can find out more about organising your finances, claiming benefits when you have a mental health problem, dealing with services, and [looking after your mental health when you're worried about money](#).

www.nhs.uk/mental-health
www.mind.org.uk

Debt

If you're struggling to keep up with bills and debt payments, don't worry – you're not alone. There are hundreds of thousands of people with similar worries across the country. There are lots of things you can do to resolve your difficulties, including getting free debt advice.



Find out what help may be available to you through benefits, grants and other sources of support.

[You can also use their benefits calculator.](#)



In this section we'll tell you where to go for free debt advice, and how to speak to the people you owe money to. We'll also give tips to help you pay back your debts in the right order.

You can also get advice if you're [struggling to pay your gas or electricity bill](#).

If you're on Universal Credit or think you might be using it in the future, our [Money Manager](#) tool can help guide you.



Talking about your money is a very private matter and we understand this. If you find yourself in a difficult situation financially, or are struggling to make ends meet, then you're not alone, money worries are more common than you think.

Every year caseworkers from the [Somerset Money Advice Team](#) help hundreds of people work through their money worries and manage their unpaid bills.

You can also visit your [local branch](#) of Citizens Advice online.

www.turn2us.org.uk/Your-Situation/Cost-of-Living

www.moneyhelper.org.uk

www.citizensadvice.org.uk/debt-and-money/help-with-debt



If you have an emergency that means you have no way of getting basic essentials, you may be able to get help from the Local Assistance Scheme.

The scheme can be accessed through local branches of Somerset Citizens Advice on behalf of Somerset County Council.

If you think the scheme might be able to help you, you should contact your [local Citizens Advice](#).



To get help from the Leaving Care Service, you must either have been in care for at least 13 weeks between the ages of 14 and 16 (including on your 16th birthday) or been in care for at least 13 weeks after your 16th birthday.

If you are 21 to 25, they can provide you with help and support up to the age of 25 if it's needed, depending on your circumstances, including [help with money](#).

www.somerset.gov.uk

www.somersetcareleavers.org.uk



CCS Village & Community Agents provide confidential, practical community-based solutions for you, wherever you are in Somerset. They are problem-solving solution-finding super heroes!

Our Agents work with people who find themselves in situations no-one should be in – without food, heating, basic essentials or at a life-changing moment in their lives, but poverty is preventing them from moving forward. They hold regular Talking Cafes across Somerset, including [online](#).

[You can also find an agent and request a callback online.](#)



They also provide free [support & information for carers](#).

www.somersetagents.org

www.somersetcarers.org

Utilities



Apply for [Restart](#) if you have significant water debt you can't repay.

It's suitable if you have significant water debt you can't repay or you can't afford your ongoing water bills.



Struggling with the rising price of energy? Support is available no matter who your energy supplier is.

[Bounce Back Checklist](#) is a self-guided tool to help you maximise your income.

On this site we have over 220 useful links to take you straight to the free help and support you may need. This ranges from benefits, housing assistance to free debt advice.



If you have an emergency that means you have no way of getting basic essentials you may be eligible to get help from the [Local Assistance Scheme](#). This scheme does not provide cash, loans or grants

The scheme can help with essential emergency provision such as fuel to cook or heat your home, items of essential bedding or furniture or basic equipment for cooking.

www.wessexwater.co.uk/your-account

www.britishgasenergytrust.org.uk

www.citizensadvice Somerset.org.uk/emergency-support

Savings and loans



[Westcountry Savings and Loans](#) is the largest not-for-profit credit union in the South-West. We are member owned, and offer an ethical alternative to traditional banking and credit institutions.

We are here to help with your [Financial Well-being](#) and your financial future.



Members of a Credit Union all share a 'common bond' by either living or working in the same area or working for the same employer.

Everyone's savings help to grant low-cost loans to members once they have saved for at least three months. Loans are based on the amount saved.

Bridgwater – 07732 500501
info@somersetccu.uk

Taunton – 01823 336425
taunton@somersetccu.uk

www.westcountry.org.uk
www.somersetccu.uk

Support packages

Energy Price Guarantee

From 1 October, a new 'Energy Price Guarantee' will reduce the unit cost of electricity and gas for UK households. This is automatic and applies to all households.

Beware of scams – there is no need to apply and you will never be asked for bank details.

This is in addition to the £400 energy bills discount for all households.

Energy Bills Support Scheme

£400 off energy bills for households in Great Britain from this October. This automatic, non-repayable discount will be applied in six instalments between October 2022 and March 2023 to help households through winter. **There is no need to apply for the scheme and you will not be asked for your bank details.**

If you have a traditional prepayment meter you'll get the discount from the first week of each month. You'll get the discount automatically in one of the following ways, as:

- redeemable vouchers, sent by SMS text, email or post
- an automatic credit when you top up at your usual top up point

Your electricity supplier will let you know in advance how you will get your discount. Your supplier should have your contact details, but if you're not sure or you don't receive any information from them, you should check that they have your latest number and email.

If you get vouchers you'll need to redeem them at a top-up point. Your supplier will tell you where to redeem them, for example at a Post Office branch or a PayPoint shop. Payzone outlets are unable to accept the vouchers.

Cost of Living Payment

Households on means tested benefits, including Universal Credit, Pension Credit and Tax Credits, will receive a payment of £650 this year, paid automatically in two instalments.

The first payment of £326 was made in summer. The second payment of £324 will be made by DWP to eligible customers between 8 and 23 November, and by HMRC between 23 and 30 November (to customers receiving tax credits only and no other eligible DWP benefits).

This is in addition to the £400 discount on energy bills.

Disability Cost of Living Payment

Individuals on disability benefits will receive a one-off £150 payment in September to help with extra costs, such as for specialist equipment or transport.

This is in addition to the £650 Cost of Living Payment for disabled people who also receive means tested benefits.

You can [check if you're eligible](#) for the Disability Cost of Living Payment online.

Pensioner Cost of Living Payment

In the winter months pensioners can get between £100 and £300 to help pay heating bills.

This winter, they will also receive an extra one-off £300 Pensioner Cost of Living Payment, which will be paid as an automatic top-up to the Winter Fuel Payment.

You can [check if you're eligible](#) for the Pensioner Cost of Living Payment online.

Winter Fuel Payments

If you were born on or before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills. This is known as a 'Winter Fuel Payment'.

The amount you'll get includes the Pensioner Cost of Living Payment (above).

You'll only get this extra amount in winter 2022 to 2023. This is in addition to any Cost of Living Payment you get with your benefit or tax credits.



We work to protect energy consumers, especially vulnerable people, by ensuring they are treated fairly and benefit from a cleaner, greener environment.

They also offer [energy advice](#) for households.

Benefits and calculators

You can use an independent, free and anonymous benefits calculator to check what you could be entitled to. This will give you an estimate of:

- the benefits you could get
- how much your benefit payments could be
- how your benefits will be affected if you start work or increase your hours
- how your benefits will be affected if your circumstances change - for example, if you have a child or move in with your partner



Use our free and confidential Benefits Calculator to find out what benefits you are entitled to claim.

In the last year over 2 million calculations have been made by people, like you, looking for information they deserve and need.

They also provide [information and advice](#) online based on your situation.



To find out what you might be able to claim enter your details and you'll receive an estimate of your entitlement to benefits.

They also provide [information and advice](#) online.

www.benefits-calculator.turn2us.org.uk

www.entitledto.co.uk



Age UK's Benefits Calculator can help you find out what benefits you could be owed. It's free to use and the details you provide are kept anonymous.

They also provide [information and advice](#) online.

The DWP estimates around £1.7 billion Pension Credit is being left unclaimed. Pension Credit is a benefit for people over State Pension age and it tops up your income.

Pension Credit comes in two parts: Guarantee Credit and Savings Credit. [It's separate from your State Pension](#). By claiming Pension Credit, you might **unlock other benefits** too, such as help with health and housing costs.

www.ageuk.org.uk/information-advice

Don't suffer in silence



If you're struggling to make ends meet
and pay your rent, please get in touch.

You can call 01278 444344 or send **WHO**
to 07984355553 to get your Housing
Officer's details.

