

Cost of Living: Easy Read.

Money Saving Tips for People with a Learning Disability

The "cost of living crisis" means the things we buy and the bills we pay, will cost more money.



Set how much money you can spend, each day and try not to spend more than that.
You may want to ask someone you trust for help planning this.
If you can, keep receipts and add up how much you have spent



If you shop at a supermarket: It is cheaper to buy supermarket own brand- These have the supermarket's name on them, like Tesco, Asda, Sainsbury's etc.
If you go to Aldi or Lidl, it will usually be cheaper.



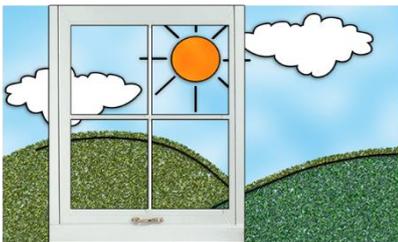
Almost all houses and flats have a heating control (thermostat). Turning it down can save money.
Turning it too low is bad for you.
You should not turn it below 18 during the day, slightly less at night.



Setting a timer on your thermostat can help lower your bills.
If this is difficult for you, you can turn it down a little when you go out and turn it back up when you come home.



Switch lights off when you leave a room.
Turn lights off, when it is light outside.
Turn televisions off at the plug, when you are not using them.
Don't ever turn fridges and freezers off if you have food in them. This is dangerous for your health.



Open your curtains and blinds during the day, this will let light and heat in.
Close your curtains and blinds when it gets dark, they help keep the house warm.



It's important to keep warm in the winter.
If you are struggling to keep your house warm, wearing vests and thick jumpers can help keep you warm.
Wearing several layers of clothing and jumpers made from wool, will help keep you warm.



If you are struggling to pay your bills you should ask for help! If bills are making you worry, talk to your friends and family or talk to your doctor.

See below for help available in Derbyshire.



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Help in Derbyshire:

Do you have help from the council?
If not, you may be entitled to support.
Phone **Call Derbyshire** on: 01629 533190.

Phone 01332 640777 If you Live in Derby City



Help in Derbyshire:

For help claiming benefits Phone
01629 531535 and speak to the Welfare Benefits
team.

If you live in the City of Derby Phone
01332 643394 for help with benefits.



Help in Derbyshire:

Not entitled to social care support? Struggling
with bills?

Citizens Advice can help. They have offices
across Derbyshire. Go to

www.citizensadvice.org.uk or You can phone
0800 144 8848 to find your nearest office or get
help over the phone.



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Cost of Living Information for Carers of People with a Learning Disability.

- **Cost of Living Payments from the Government**

If you, a member of your family, or a person you care for, receives one of the following benefits:

Universal Credit, Income-based Jobseeker's Allowance (JSA), Income-related Employment and Support Allowance (ESA), Income Support, Pension Credit, Child Tax Credit, Working Tax Credit

They will be entitled to a payment of £326 and then another payment of £324.

There are rules on entitlement (when you were paid the benefit) to receive these payments, see www.gov.uk/guidance/cost-of-living-payment

- **Disability Cost of Living Payment**

People receiving PIP or Disability Living Allowance, or some other Disability Benefits will be entitled to a one-off payment of £150, see www.gov.uk/guidance/cost-of-living-payment

- **Government Energy Bill Payments**

Everyone who pays their electricity or dual fuel bills by direct debit will have the following amount taken off their payment/bill:

October £66, November £66, December £67, January £67, February £67, March £67

If you have a smart prepayment meter, or pay your bills when you receive them, the money will be taken off.

People on standard prepayment meters, you will be sent vouchers via text, email, or post. Make sure your energy company has your correct address and contact information.

- **Where to find more support and advice in Derbyshire.**

- Live in Derby City. Go to www.communityactionderby.org.uk/crisis-support/help-with-the-cost-of-living
- Live outside Derby City. Go to www.Derbyshire.gov.uk/cost-of-living
- Go to www.citizensadvice.org.uk
- Phone Money Helper: 0800 138 7777

(This Leaflet was produced by the Strategic Health Facilitation Team)



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