

**Cost of Living Support**

**Winter 2022**



If you are struggling to pay any of your bills, speak to your provider urgently and seek their advice on how to resolve this as they can offer advice and support

 **Budgeting**

HSBC are offering 1-1 budgeting advice sessions (Financial Health Check) these are 30 minute appointments to help you budget – they will not give financial advice

For general advice see [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

For those who want to watch what they are spending, appliances have various running costs and can help with keeping costs down. Below are just some of the costs that can help with keeping within a budget;

**Cost of running a microwave for 10 minutes** – 5-13p

**Cost of boiling a kettle (3 minutes)** – 7.8p

**Cost of an electric blanket per hour** – 6-10p

**Cost of an electric heater per hour** – £1.30

**Cost of running a washing machine for 1 hour** – 62-67p

**Cost of charging your phone per hour** – 0.13-0.26p

These are just some of the costs of household appliances

\*\*These costs are estimated on the October rate per watt

**Cost of Running Appliances**

**Citizens Advice Bureau** - CAB is an advice agency that supports millions of people across the UK to access the support and information they need

**Christians Against Poverty** - is a national organisation specialising in debt counselling for people in financial difficulty, including those in need of bankruptcy or insolvency

**Step** **Change** - UK's leading debt charity to get expert debt advice and fee-free debt management to help you tackle your debts

**Barton** **Advice** **Centre** - experts in social security law and provide specialist advice, casework, and representation in welfare benefits

**Gov UK Website –** The Gov UK website can give information on benefits, such as Personal Independence Payments (PIP) Universal Credit and Employment and Support Allowance (ESA)

Benefits for Better Mental Health can support with applying for the listed benefits. If there is something we cannot support with, we can signpost you to an appropriate agency within the area. There are several advice agencies within Oxfordshire who can offer support with disability benefits, housing benefit and rent arrears/financial difficulty and debt advice.

Benefits for Better Mental Health offers support to those applying for benefits whose primary reason for applying is their mental health. BBMH can support with a Benefits Health Check, PIP applications, ESA, and Universal Credit applications.

The Cost of Living Crisis has become an impactful and worrying time for all. Oxfordshire Mind can offer support in the form of benefits advice with Benefits for Better Mental Health, as well as helping to improve physical activity with our Walking for Wellbeing program and support from Sport in Mind

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| Walking for Wellbeing | Free walking service provided by Oxfordshire Mind. We currently have walks in Oxford, Banbury and Abingdon. For more information and to sign up please email walking@oxfordshiremind.org.uk |
| Holiday food and activity programme (HAF) | Service provided by Oxfordshire County Council which offers free school holiday food and physical activity to children in reception to year 11 who receive benefits related free school meals. Email activitiesoxfordshire@oxfordshire.gov.uk for more information |
| You Move | Access to free or low cost activities and leisure services for families who have children receiving benefits related free school meals. Visit https://www.getoxfordshireactive.org/you-move for more information |
| Sport in Mind | Organisation the provides free sports activities across Oxfordshire and Berkshire for those struggling with their mental health. You can view their timetable here: https://www.sportinmind.org/ |



Physical activity is extremely beneficial to your mental health, and can still be accessible on a budget. Below are some options for free or discounted physical activities.

**Food Banks across Oxfordshire**

There are food banks available across Oxfordshire and can help when people are struggling.

To get a referral to access a local food bank, contact the Citizens Advice Bureau and an advisor can assess your situation and circumstances to see if you are eligible.

You can also be referred to a food bank from your GP, Social Worker or Housing Association.

**Energy Bill Support Scheme**

The Energy Bill Support Scheme is a monthly payment from October 2022 for all UK households with a domestic electricity metre. This is a £400 support payment split across 6 months from October 2022 until March 2023. This is either in the form of credit to a direct debit payment, vouchers or directly onto your smart metre. Speak to your provider if you have questions or concerns.

To access other Oxfordshire Mind services, such as peer support groups and courses, please call our information line on 01865 247788 All information is correct at time of writing - October 2022

For further information please visit [www.oxfordshiremind.org.uk](http://www.oxfordshiremind.org.uk)

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