

Cost of Living Newsletter

Issue 4

01/11/2022



Welcome to your Cost of Living Newsletter

Welcome to the fourth edition of our newsletter. If you have missed any previous newsletter, you will find all the articles under the Cost of Living section on our website www.citizensadvicewirral.org.uk

Article 1

Heat your home to an adequate temperature and save money

Theme: Minimising outgoings

Do you know what temperature your heating is set at? If it's too high it will cost you more. A comfortable level for healthy adults is around 18-21°C. The recommended temperature for vulnerable groups such as babies, older people, or disabled people is around 21-23°C. Reducing your heating even by 1°C (within comfortable levels) will save you money.

Article 2

Free travel for people with a disability

Theme: Minimising outgoings

Do you qualify for free travel?

Merseytravel offers free travel on all buses, trains and Mersey Ferries river crossings for anyone with certain disabilities who lives in Merseyside.

You may qualify for a English National Concessionary Travel Pass if you meet the conditions of any of the seven categories of disability defined in the Transport Act 2000.

To find out more go to <https://www.merseytravel.gov.uk/tickets-and-pricing/people-with-disabilities/>

Article 3

Are your children entitled to free school meals?

Theme: Minimising outgoings

Your child will automatically get free school meals if they're in Reception class or Year 1 or 2. For children in Year 3 and above you can apply for free school meals for your children if you get certain benefits or you're not allowed to claim benefits because of your immigration status. Find out more about if you are on benefits that entitled you to claim free school meals

<https://www.wirral.gov.uk/schools-and-learning/funding-and-financial-support/free-school-meals-pupil-premium>

Contact your child's school if you are eligible for free school meals and they will help you get set up.

Article 4

Beginners guide to managing your money better - start piggybanking!

Theme: Making wise financial choices

Managing your money using savings pots, jam jars or piggybanking

It can be helpful to separate your money and put into separate pots for different expenses. Find out more at <https://www.moneyhelper.org.uk/en/everyday-money/budgeting/managing-your-money-using-the-jam-jar-approach#>

Article 5

Prescriptions - are you entitled to free prescriptions or could you save money on your prescriptions?

Theme: Minimising outgoings

Lots of people can get free prescriptions including people aged over 60, aged under 16, aged 16-18 (if in full time education), if you are pregnant or have had a baby in the past 12 months, if you have a medical exemption certificate (for people with some medical conditions or some physical disabilities), are an NHS inpatient or hold a valid war pension exemption certificate and the prescription is for your accepted disability or are on specific benefits. Check if you are eligible for free prescriptions here

<https://services.nhsbsa.nhs.uk/check-for-help-paying-nhs-costs/start>

NHS Prescription Prepayment certificates could save you money if you pay for your prescriptions. The certificate covers all your NHS prescriptions for a set price. You will save money if you need more than 3 items in 3 months, or 11 items in 12 months. To find out more go to

<https://www.nhsbsa.nhs.uk/help-nhs-prescription-costs/nhs-prescription-prepayment-certificates-ppcs>

Article 6

Improve your finances and your mental health!

Theme: Making wise financial choices

This useful toolkit is a resource to help you understand, manage and improve your mental and financial health.

<https://www.mentalhealthandmoneyadvice.org/en/toolkit/>

Article 7

Do you or someone in your household have an illness, disability or mental health condition?

Theme: Maximising income

Personal Independence Payment (PIP) is extra money to help you with everyday life if you've an illness, disability or mental health condition. You may be entitled to Personal Independence Payment (PIP) - even if you have income, savings and whether you're working or not!

Check if you are eligible for PIP

<https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/before-claiming/check-you-are-eligible/>

Article 8

Reduce your food bills

Theme: Minimising outgoings

Ditch the takeaways and try these great recipes, designed especially for cooking on a low budget. You will be amazed at how much money you will save!

<https://cookingonabootstrap.com/>