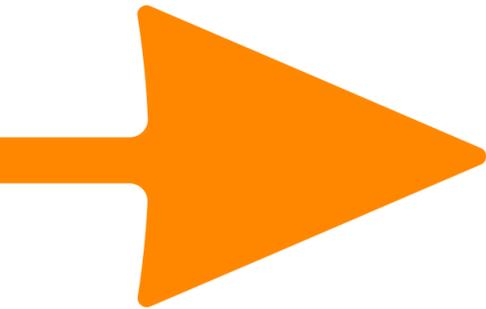
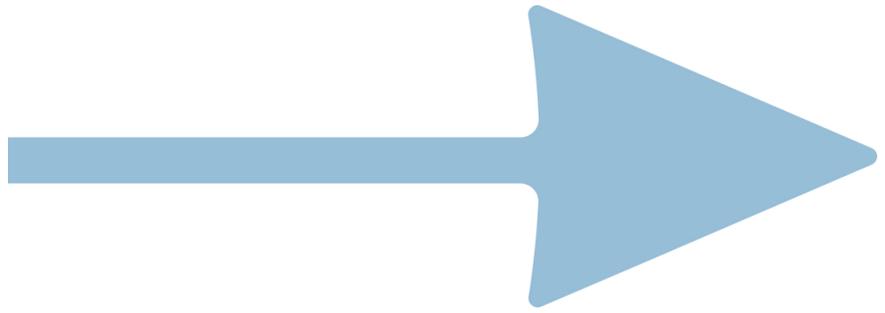


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Get ready *for winter*



Heading into the winter months, we understand it is a difficult time for everyone, especially with rising costs. This is a guide to help you through.



A Helpful Guide

In this document, you'll find some details of some of the help that is available, plus hints and tips and some general information.



Scan for more information about support from the government



Scan for more information about support from your local council and local partners

Energy Usage

Hints and Tips to help you save energy and reduce your bills.



Take shorter showers and save up to £70 a year

Reducing your shower length to 4 minutes will save water and money on your energy bill. If your water is metered, it will also save you money on your water bill. Using Get Water Fit also enables you to order some free water saving goodies.



Switch lights off in rooms you are not using

This can save you £40 per year and if you do swap your lightbulbs to LED lightbulbs, they use 90 per cent less energy.



Wash clothes at a lower temperature to save up to £30 a year

Modern washing machines can clean clothes effectively at lower temperatures. Changing from 40°C to 30°C means you could get 3 cycles instead of 2 using the same amount of energy, depending on your washing machine.





Using your tumble dryer less could save you £60 a year

Tumble dryers are one of the most energy-intensive devices in the home. Use your tumble dryer less frequently by ensuring you have a full load, around three-quarters of the drum. Or use a clothes airer to dry clothes outside, or inside with a window open for ventilation. You should also avoid overfilling your dryer as this could lengthen the drying time.



Turn appliances off at the socket to save up to £60 a year

Almost all electrical appliances in your home, such as computers, televisions, smart devices and video game consoles, draw power continuously unless unplugged. Turn off the power switch at the socket or unplug appliances from the socket when they are not in use.



Bleed your radiators

Bleeding radiators makes your home warmer and can help reduce the cost of your energy bills. It does this by removing air pockets which reduce the pressure in your radiator, so you don't need to turn the heating up as much.





Get your boiler serviced

An annual service helps keep your boiler running safely. Faulty boilers can be very dangerous. During your boiler service, a Gas Safe registered engineer checks for leaks and issues and they will ensure that your boiler is running properly, which can save you money on future repairs.



Only boil the water you need

Avoid filling your kettle and only fill with the water you need to use. This can save £8 per year.

Income *Maximisation Tips*



Cost of Living Government Grants

To help with the cost of living, you may be entitled to extra payments if you are on certain benefits.



Check you have been paid the minimum wage

Did you know you can make a complaint about a previous employer if you were not paid the correct National Minimum Wage? There's a calculator and a guide to raising complaints on the Gov.UK website.



Do a benefits check

Are you getting all the income you're entitled to? The Turn 2 Us online benefits calculator can let you know if there are any benefits you should be claiming.



Prescriptions

If you need to buy several prescriptions per month, save money by purchasing a Pre-Payment Prescription Certificate (PPC). This can amount to a significant saving for some people.



Explore available charitable grants to help with the cost of living

Get help from charities or other organisations that offer financial support, advice or grants for people in need. You can search for grants on the Turn2us website.

Household *Costs*



Help with phone and internet costs

If you are struggling to pay for internet or phone costs and you receive certain benefits, you may be able to get discounted packages.



Percy Bilton Charity

Support for individuals in financial need who have a disability or severe mental health need, or who are 65+ on low income, for basic household items including white goods, single beds, flooring and clothing vouchers. Certain charities or professionals from the council or local NHS trust can make applications on your behalf.

Objective Setting

Check-in

Many energy suppliers offer schemes or grants to help with home heating and energy costs.

Some of these schemes are open to anyone, regardless of whether they are a customer or not. You can contact your supplier to find out what they offer.

Below are some examples of some of the support on offer.

Accessing Social Tariffs

If you get benefits, then there is some financial help available to you, in the form of social tariffs.

A Social Tariff is a new concept in the UK and very few people are familiar with them. In short, if you are receiving Universal Credit or some state pensions, or a few other benefits, then you are eligible to receive a reduced monthly price on your utilities. This includes your energy bills (gas/electricity), but it also includes your water and broadband bills.

To find out if you are eligible, contact your supplier and ask if they offer a social tariff which you are eligible for.

British Gas Energy Trust (BGET)

Available for customers with other suppliers

British Gas operate two energy debt write-off funds, which are open for applications; these are: The British Gas Energy Support Fund and The Individuals and Families Fund.

The British Gas Energy Support Fund is only open to British Gas credit or prepayment meter customers living in England, Scotland and Wales who have not received a grant from British Gas within the last 12 months.

'The Individuals and Families Fund is available for gas customers with other suppliers (you do not need to be a British Gas customer to apply for this fund) - you can have arrears of up to £1,500 but must not have received a grant from the British Gas Energy Trust within the last 2 yrs.

Please note that this grant can ONLY be made to people who cannot access energy debt help from their own provider. If your supplier has a scheme to support their customers, please apply to them directly.



Apply via the application portal on the British Gas Energy Trust website.

E.ON Next Energy Fund



Apply online via the E.ON Next Energy Fund



Available for E.ON customers

The aim of the E.ON Next Energy Fund is to help E.ON Next customers who are experiencing financial hardship and struggling.

There are two ways this fund can help and support you:

- Help with paying your gas and electricity bills through grants, helping you to become financially stable and more importantly, getting you back in control of your finances.
- Provide a replacement appliance such as a cooker, fridge, fridge-freezer or washing machine if yours has broken or poor condition.

you need to have received money advice from an FCA approved agency in order to apply to the EON Energy Fund and you will need to provide evidence of this as part of your application. These organisations include Step Change

Octopus 'Octo Assist Fund'



If you're an Octopus customer, scan the code to access their Financial Support form



Available to Octopus Energy customers

The Octo Assist Fund was set up in November 2021 as part of their campaign to help those worried about paying for their energy during the Winter.

They can offer a number of support options based on circumstances and need, including access to existing schemes, monetary support from the fund, or a loan of a thermal imagery camera to find heat leaks at home.

To help all customers use gas more efficiently at home, they also run the Winter Workout challenge over the past 12 weeks. Over 250,000 customers opted in to this ground-breaking programme, and those who saved gas cut their bills by an average of 12%. Collectively our customers saved nearly £4,000,000 in bills, and 14.3 million tonnes of CO2.

Get in touch with Octopus if you are a customer and struggling with bills.

EDF Customer Support Fund



Scan to register for help with EDF's priority services.



Scan to apply for help from EDF's Customer Support Fund on the Let's Talk website



Available to EDF customers

If you're vulnerable the EDF Customer Support Fund could help you with electricity or gas bill debts, and provide essential white goods such as a fridge or cooker.

How to apply? Register for help with their priority services. They will help make sure you're on the best energy tariff and see if they can help you save money on your future energy bills. You'll also need to have sought independent advice before you apply. They can refer you to speak to one of their partners for free independent advice to help you manage your money and maximise your income.

Next, apply for help from the Customer Support Fund on the Let's Talk website. You'll need to have your EDF account number and current energy debt balances ready, along with details of your household finances and vulnerability. It may be helpful to have your more recent energy bill to hand when you apply. The form will guide you through the process and automatically save so you won't lose your progress.

OVO Energy



Available for OVO customers

This winter, Ovo are enhancing their ongoing Customer Support Package offering extra help to customers who need it most. The dedicated winter support package is open from 30 October. It's there to give financial and practical support to eligible customers, who are struggling as a result of high energy costs.

As well as financial support, the package also includes £1 million worth of free products and services that can help households save energy. Eligible customers will be able to choose from electric throws, self-heating mattress toppers, boiler services, and smart energy kits containing LED bulbs and smart sockets.



Find out more on the OVO website

ScottishPower Hardship Fund



Available for ScottishPower customers

Because some customers have difficulties paying their bills due to low income or other circumstances, ScottishPower has a Hardship Fund to help them get their energy payments under control. The Fund can help by clearing or reducing arrears by crediting a customer's ScottishPower energy account.

How to apply? Apply to Sigma Connected Support that administers the ScottishPower Hardship Fund. They will look at your circumstances and decide whether you are eligible to receive an award from the Fund towards your arrears. You will need to have arrears of £1000 or more. They will need evidence of financial hardship – for example, recent letters from the Department of Work and Pensions (DWP).

Call 0121 285 2595. Lines open Monday to Friday 8.00am to 5pm.

Energy schemes and grants can help pay your energy bills or support you with the costs of renewable heating. These include:

- Warm Home Discount – £150 mainly to pensioners and those who get certain benefits.
- Winter Fuel Payment – £100 – £300 per winter for those born before 25 September 1957.
- Boiler Upgrade scheme – up to £6,000 to replace your current gas or oil heating with low-carbon heating.
- The Energy Company Obligation (ECO) scheme – help with insulation and energy-efficiency measures for those on low incomes. The Great British Insulation Scheme is open to anyone living in a home in council tax bands A-D in England and A-E in Scotland and Wales that has an Energy Performance Certificate rating of D-G.
- If winter is particularly cold, some households in England and Wales can get the £25 Cold Weather Payment for each week that it's below zero degrees.

Apply for the Fuel Direct Scheme

If you get Pension Credit, contact the Pension Service. If you get another benefit contact the Jobcentre. Tell them you want to set up Fuel Direct. They will contact your supplier and tell them you want to pay off your debt under the Fuel Direct Scheme - your supplier must agree to it.

Your supplier will set up the repayments and let you know how much you will be paying.

Prepayment Meter help

Fuel Vouchers - If you can't afford to top up your prepayment meter, you may be able to get a fuel voucher.

This is a code given to you in a letter, text or email. You use it to add credit to your gas card or electricity key. If you don't have one of these, contact your supplier to get one.

Check if you can sign up to the *Priority Services Register*



You can get extra help from your gas and electricity supplier by signing up to the Priority Services Register.

You can sign up if you're either:

- Of State Pension age.
- Disabled or have a long-term health condition.
- Considered 'vulnerable' by your energy network.

You could be classed as vulnerable if you're disabled or have a long-term health condition.

Your energy network might also consider you vulnerable if you:

- Do not speak or read English well.
- Have children under 5 years old or are pregnant.
- Have no sense of smell or would struggle to smell gas.

If you're on the Priority Services Register your energy supplier can:

- Make your call a priority when you contact them.
- Give their engineers a password if they visit or contact you - so you know they are genuine.
- Move your prepayment meter if you struggle to get to it.

Extra Support

Energy Saving Trust

A leading, impartial organisation helping homeowners and businesses to reduce their energy consumption by providing advice on how you can achieve a sustainable, low carbon lifestyle.

If you need somewhere to stay warm

You can ask your local council if they have information about nearby 'warm spaces'. These are public places that anyone can use to stay warm - for example a community space like a library. Contact your local council for details.

Family Fund Support

For families across the UK who are raising a disabled or seriously ill child or young person aged 17 or under.



Financial Wellbeing Support

Poor financial wellbeing impacts health in terms of poor psychological wellbeing, higher stress and anxiety levels, and lower levels of good health. Below, are a list of organisations that support those who are struggling with their finances, have debt or need financial advice.

01 Stepchange

Advice and guidance on dealing with debt and creating realistic budgets to reduce debt. **Call 0800 138 1111**



02 Citizens Advice

Support with debt solutions, food banks, cost of living, pensions and rent/mortgage payments. **Call 0800 144 8848**



03 Money Helper

Brings together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise.



04 Turn to us

Support to help you find grants, energy bill relief and eligible benefits.



05 Family Action

Provide practical, emotional and financial support to those experiencing poverty, disadvantage and social isolation. **Call 0808 802 6666**



06 The Money Charity

Information and resources on a range of financial wellbeing topics such as budgeting, pensions and saving.



07 Money Saving Expert

A site dedicated to cutting your bills and fighting your corner; focused on finding deals, saving cash and campaigning for financial justice.



Groceries

Reduce spending on food, toiletries and cleaning products

You may be able to fill your trolley for less if you:

- Switch to own brand products
- Make the most of special offers and cashback or coupons
- Create meal plans so you only buy what you need
- Keep a list on the go to track what you need to buy on a weekly shop and stick to it
- Utilise food waste initiatives such as the Too Good to Go app
- Batch cooking is a great way to keep costs down

Buying lunch everyday can quickly wipe out your monthly budget and really doesn't offer good value for money. Think about how much it costs to make a sandwich at home, compared to even the cheapest option on the high street. This is also a really good way to make the most of leftovers.

Help to buy healthy food and milk (Healthy Start)

Healthy Start is a national government scheme set up to improve the health of pregnant women and families on a low-income. Healthy Start can provide money (via a prepaid card) for pregnant women and families with children aged under four who are in receipt of certain benefits to buy healthy foods. Eligible women and families receive at least £4.50 per week which can be used to buy fruit, vegetables, pulses, cow's milk, and infant formula in retailers who sell these items.

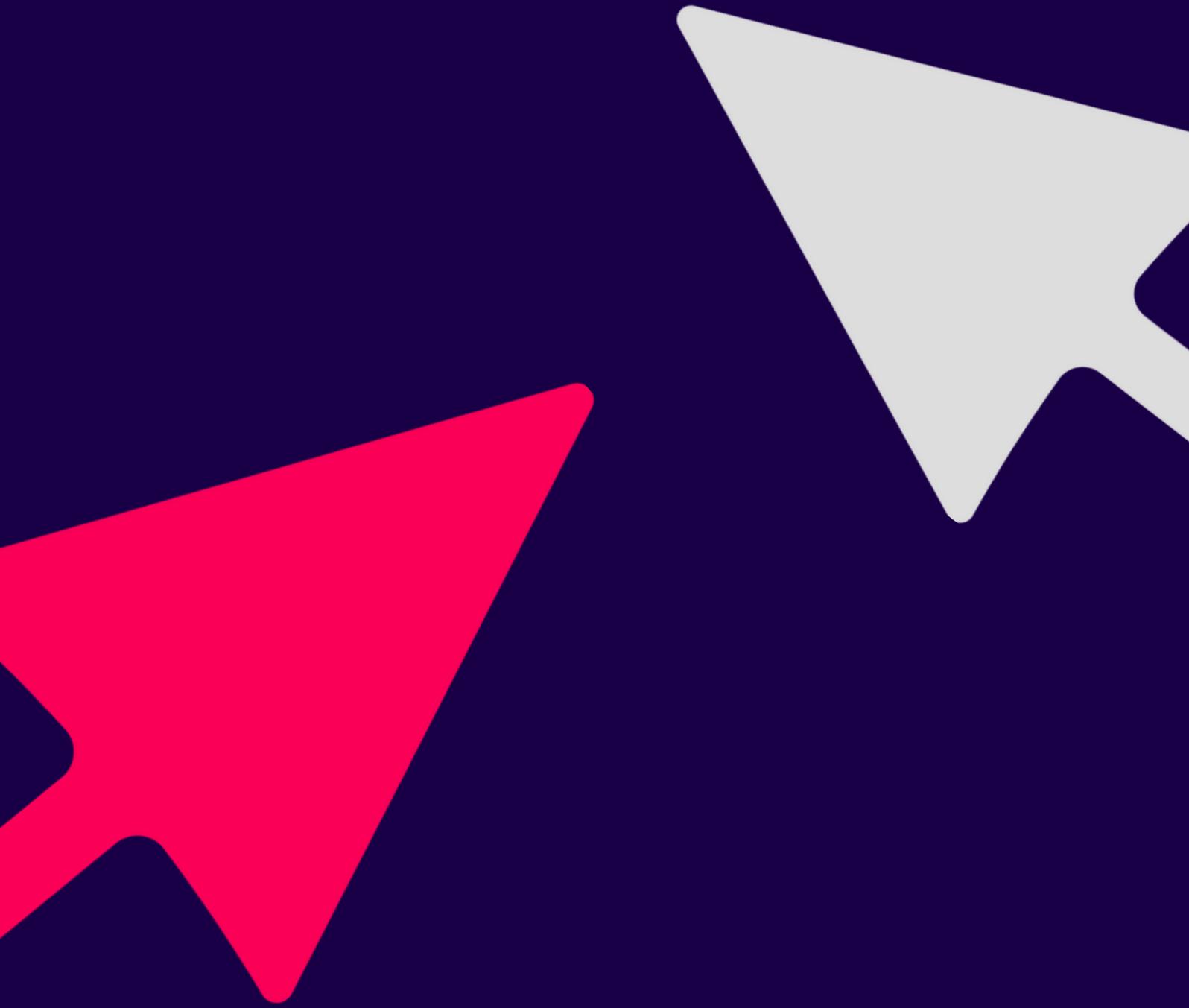


Food Banks Trussell Trust

Trussell Trust support a nationwide network of food banks and together we provide emergency food and support to people facing hardship, and campaign for change to end the need for food banks in the UK.



Scan to find your nearest food bank.



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