



**FOOD  
& FUEL  
CHAMPIONS**

**Money  
Advice** @   
The Hub

## Cost of Living Help

Confused by all the help out there?

## Frequently Asked Questions

**Let us help you- whether you are working or not, renting or own your home.**

If you **need help** or want to know more about the help available or are struggling to afford your bills:

- ❖ Call the **Adviceline** on 029 2087 1071
- ❖ Visit [www.cardiffmoneyadvice.co.uk](http://www.cardiffmoneyadvice.co.uk),
- ❖ Email [advicehub@cardiff.gov.uk](mailto:advicehub@cardiff.gov.uk) or,
- ❖ Pop into your **local Hub**

See [www.cardiffhubs.co.uk](http://www.cardiffhubs.co.uk) or call the Adviceline for opening times of our Hubs.

**Our household income is a bit too high for benefits, but I am still really struggling. What help can I get?**

- ✓ Our money advisors can check your circumstances as there may be schemes you have not applied for. They can also look at how you be able to save on some of your spending.
- ✓ If you have debts, we can help you manage those.
- ✓ See our website [www.cardiffmoneyadvice.co.uk](http://www.cardiffmoneyadvice.co.uk) for money saving hints and tips.
- ✓ You will be entitled to the £400 discount off your energy bills from your supplier. This will be applied monthly from October at around £66 per month for 6 months. Contact your energy supplier for more information
- ✓ You may qualify for the Welsh Government Winter Fuel Support Scheme- **even if you aren't receiving benefits**, but someone in your household gets disability benefits. This is a £200 payment. See our website [www.cardiff.gov.uk/winterfuel](http://www.cardiff.gov.uk/winterfuel), or call Advice Line 029 2087 1071 for more details

**I am Pension Age, what extra help can I get?**

We can check you are getting all the money and help you are entitled to

- ✓ If you are on a low income, you may be entitled to Pension Credit- we will check if you qualify and help you apply
- ✓ We will help you register on the Priority Services Register for extra support from your energy company
- ✓ Age UK can also provide specific advice [www.ageuk.org.uk](http://www.ageuk.org.uk)

### I pay my fuel costs by direct debit, but can't afford the increases, what can I do?

- ✓ Call Advice Line on 029 2087 1071 or pop into a Hub and we can help you check you are getting all the grants and discounts available to you. This may include qualifying for benefits, help to reduce your bills or help to get insulation or a more effective boiler.
- ✓ Do not cancel your direct debits. Speak to your **energy company** to see if there is any payment plan they can offer you.
- ✓ Keep a close watch on your bank account to make sure your direct debits aren't being refused and you are ending up with bank charges and fees. Speak to your bank to see what help they can provide
- ✓ Use the energy saving tips at [www.cardiffmoneyadvice.co.uk](http://www.cardiffmoneyadvice.co.uk) to reduce your use of energy,

### I am on a prepayment meter and don't have any money to top it up?

Call Advice Line 029 2087 1071, or pop into a Hub to see if you are eligible for emergency fuel vouchers.

- ✓ We will also check that you are getting all the money and discounts that you are entitled to.
- ✓ Contact your fuel suppliers for details of any help/ schemes that they run.
- ✓ As well as paying for energy you use, you need to pay a daily "standing charge" so remember any credit on your meter will reduce whether you use energy or not

### I am disabled and use more energy. What help is there for me?

We will check your benefits and other income to make sure you are getting everything you can

- ✓ If you have electrical medical devices, we will help you to register on the Priority Services Register if appropriate
- ✓ If you use an oxygen concentrator, you may also be able to claim money back
- ✓ The disability equality charity Scope can offer extra help. [www.scope.org.uk](http://www.scope.org.uk)

### I usually get Warm Home discount- can I apply yet?

The scheme has changed this year you should receive this discount automatically if you are entitled to it.

- ✓ Letters will be sent out to you by your supplier in November or December if you are automatically eligible or inviting you to call a helpline to determine if you do qualify.
- ✓ The eligibility criteria have changed and if you received it previously, you may not get it this year.

### I've got no food right now?

Visit a Hub, call Advice Line on 029 2087 1071 who can issue a Foodbank voucher.

- ✓ They can also help with emergency payments such as DAF (Discretionary Assistance Fund).
- ✓ They will also look at your income and benefits to help you make sure that you don't end up in this situation again.
- ✓ There are local food pantries and fridges, where fresh and packet food is available at a greatly reduced price. Some apps can also help you find low cost or free food. See our website [www.cardiffmoneyadvice.co.uk](http://www.cardiffmoneyadvice.co.uk) or ask for our Food Help booklet for more information.

### How can I keep the cost of food down?

- ✓ Changing where you shop can help, and buying non branded goods can help
- ✓ Avoid waste by only buying what you need.
- ✓ Ask us about our Food leaflet for a range of information and low-cost healthy recipes.

This document is available in Welsh / Mae'r ddogfen hon ar gael yn Gymraeg.

 Call our Adviceline on 029 2087 1071

 Email: [advicehub@cardiff.gov.uk](mailto:advicehub@cardiff.gov.uk)

 [cardiffmoneyadvice.co.uk](http://cardiffmoneyadvice.co.uk)

