

Energy & Money Saving Booklet



Commissioned by:





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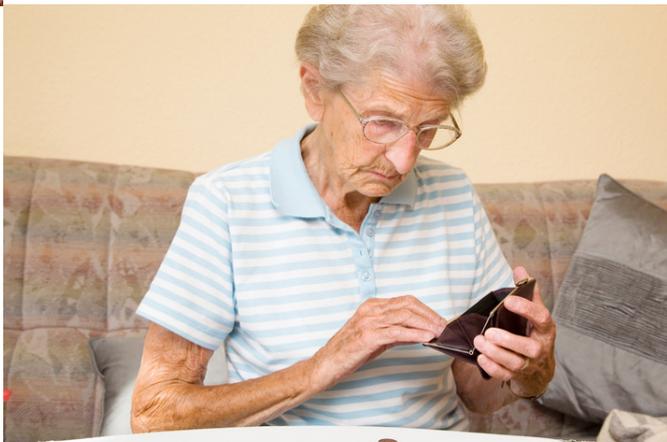


**Ridgewater
Energy**

☎ 01202 612726

✉ info@ridgewaterenergy.co.uk

🌐 www.ridgewaterenergy.com



Introduction

This booklet has been made in partnership with Ridgewater Energy and commissioned by BCP Council.

The actions and tips in this booklet can help you save money, by providing the tools and understanding to control your heating and energy use at home. It also includes further generalised hints and tips tailored to different aspects of daily living.



Disclaimers:

The websites printed in this booklet are not endorsed by Ridgewater Energy or BCP Council. They are included in order to help manage your expenses, understand your energy usage and help to reduce your bills. Information has been collated from a range of sources, including, but not limited to: Ofgem, Energy Saving Trust, Money Saving Expert, The Guardian, The Independent, The Mirror

Tips and advice stated in this booklet are suggestions and therefore may not be applicable to everyone. If you are unsure of anything, please seek professional advice.

Cost saving examples included in this booklet, can differ according to current energy market rates.

Website links are periodically updated and therefore may change. Try searching the relevant words in Google to find the new website link.

Information stated in this booklet is correct at time of print - January 2023.

At the end of the booklet, there is also a referral card, so if you know someone that may need some energy advice or assistance, to help improve the energy efficiency of their home, you can pass on our contact details.

Boilers & Central Heating

If you are not confident adjusting your settings, ask your engineer to check it next time they service your boiler!

- Condensing combination (combi) boilers are usually the most efficient type of boiler.
- **Check the flow rate:** This is the temperature at which the water leaves the boiler to go around the heating system. It doesn't need to be at 75 degrees, it's just as good at 55 degrees. Find the radiator symbol on the boiler (or check the manual). This can save up to 16% on gas bills.
- Smart Controls/Weather Compensators can also help adjust flow rates of boilers, depending on the temperature outside. They cost between £100 - £200 to install, but would increase the homes efficiency by 3-5%.
- **Check temperature of hot water.** Look for the hot water symbol – usually a tap. Most people add cold water when they use the hot tap, which is a big waste. Why heat water you are going to cool down? You can lower the hot water temperature to a point where you don't need to add cold. For every 10 degrees you lower the water temperature you will save 3 – 5 % on energy bills. This only applies to boilers, not tanks or hot water cylinders.
- For a useful guide on adjusting your boiler see:
www.ridgewaterenergy.co.uk/pdf/how-to-save-money-and-energy-on-your-heating
- It is potentially a waste of money to replace a boiler, even if it is 10 – 15 years old. A well installed boiler with the right filters and a clean system, serviced regularly can last up to 20 years.
- Most boilers are installed running at 24kw and most houses only need them to run at 6 -10kw.
- Your heating engineer may be able to adjust the operating percentage of the boiler in some cases, if it is oversized, which may also save you money.



- **Smart Thermostats:** They can make your heating more efficient by only warming the rooms you are using. They learn how long it takes to heat your home, so they can have it at the right temperature at exactly the right time. They can also be controlled by your phone, which means that you won't have to come back to a cold home. If you installed room thermostats, programmers and thermostatic radiator valves, you could save around £75 a year.
- **Get a CombiSave valve fitted:** If you have a combi boiler, this simple valve will save you money in the long term. It works by slowing the flow of water until the right temperature is reached – meaning you waste less energy and less water (available from plumbers merchants, average cost of £50 plus fitting).
- **Look at your radiators.** If they are full of sludge, they will push gas bills higher and the boiler will break down more readily. Fitting a central heating filter on the boiler can save up to 8% on gas bills. Flushing the whole system through will bring up the efficiency too.
- **Control radiators:** Turn off radiators in rooms that you don't use and fit thermostats to individual radiators throughout the house.
- You should use both the main thermostat and the individual radiator valves to control the temperature in the house/each room.
 - The main thermostat tells the boiler when to operate.
 - The radiator valves allow hot water to flow into the radiator if the room temperature falls below a set level.
- **Shelf above radiator:** This helps distribute heat more evenly. It acts as a shield, so that all the heat doesn't rise upwards toward the ceiling. Instead, it will help the heat to move outwards and into the room.
- Leave at least a 4 inch gap between furniture and heating sources, to make sure it does not block or absorb too much of the heat.
- The more clutter you have, the more heat these items will absorb and you will use more energy!
- Putting tin foil or reflective panels behind radiators, that back onto outside walls in particular, can help stop heat being absorbed by the wall, or escaping through them.
- **Dust radiators:** Give your radiators a little TLC to reap the benefits. Making sure they are clean and dust free will keep them working efficiently, as dust build up can prevent heat from circulating.
- If they feel warm at the bottom and cold at the top then they need bleeding. To find out how, visit www.homeserve.com

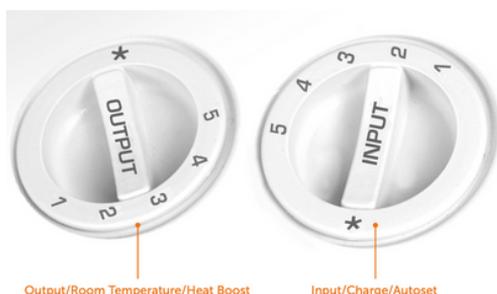


- **Ditch the Electric Heater:** It is normally cheaper to use the radiators of a central heating system to heat a whole house. An electric heater can be used to quickly heat a room, but is more expensive to use for a long period.
- Electric halogen heaters are the most efficient, followed by thermostat controlled oil-filled radiators. Please note, they do still all use on-peak electricity.
- Insulating your water tank (if you have one) and pipes is a quick way to save on your bills. An easy-to-fit hot-water cylinder jacket costs about £17.00, and you can insulate the exposed pipes too – it's usually just a case of choosing the right size of foam sleeve from a DIY store and then slipping it around the pipes. For more information go to www.energysavingtrust.org.uk
- If you are thinking of adjusting your thermostat on the hot water tank, then they are either strapped to the side of the tank, or under a metal cap on the top of the tank – make sure that you do not lower the temperature below 65 degrees. This is a safe temperature to prevent the forming of legionella, which can occur in stored water.
- Take regular readings from your meters, or readings from your smart meters in-home display – it's easier to reduce your energy use, if you know what you are consuming and why.
- It is always a good idea to have a working carbon monoxide detector in your home if you have a gas, oil or LPG boiler, a gas fire, gas cooker or even for an open fire or wood burner.
- If you have a hot water tank, never leave the immersion heater switch on constantly, this is not economical and will cost you more.
- For most properties, it may not be cost effective to have your central heating on constantly. If your home is well insulated, you should run your heating on a timer. If you live in an old cob walled cottage, this may require a constant level of background heat in the winter to keep it warm and dry.

Storage Heaters

& Hot Water Heating with Economy 7

- **Storing the right amount of heat – this is what effects the bill!** The amount of heat being stored by a heater during the cheap hours is controlled by the ‘Input’ or ‘Charge’ control, sometimes called ‘Autoset’. Turn this up higher in very cold weather, to allow the heater to store the maximum level of heat.
- **How long is the heat given out?** The speed at which the heat is given out by the storage heater is controlled by the ‘Output’ or ‘Room Temperature’ control.
 - If the output knob is left on full, the heat will run out sooner, than if it was left on a medium or low setting. It is better to leave the output knob turned down to a low number and only turn it up later in the day if your rooms cool down.
 - There is no more heat until the heaters are charged up again, usually after the following night, unless you have a daytime boost option.
 - Some automatic controls may be found on modern ‘Thermostatically Controlled’ storage heaters, which control the heaters depending on the temperature of the room.
 - **Remember: On Economy 7** all your electricity during the off-peak period is cheaper, so you can save money by using appliances between 11pm and 7am. Make sure appliances are supervised when operational, for example, it would be best to run the dishwasher or washing machine between 6am and 7am when you are awake, providing this coincides with your off-peak period. Off-peak times vary depending on your electricity provider and tariff, so be sure to check yours.
 - **Economy 10** times vary with different suppliers – so it is best to check the specifics with yours. But usually, Economy 10 discounted rates are broken down into 7 hours at night, and 3 hours during the day.
- **Hot water on Economy 7** If your heating system was designed to run on Economy 7 electricity, you should have a timer on the immersion heater; so that a tank full of water heats up overnight, when the electricity is cheaper and a ‘boost’ switch to top up the heated water during the day. **Remember:** This is when the electricity is more expensive.



There are new versions of storage heaters called high heat retention heaters, they are designed to hold more heat for longer meaning they are less expensive to run.

For more information about storage heaters, please refer to our website and visit the advice resources page: www.ridgewaterenergy.co.uk/advice-resources-2

Insulation

The most effective way to maintain warmth in your home and help reduce energy bills!

Cavity wall insulation

Cavity wall insulation can save around 35% of the heat loss through your walls, and can save as much as 30% from your heating bills. It also saves around a tonne of carbon dioxide a year. In the BCP area, the majority of properties have a cavity that can potentially be insulated. There are often grants available to help with the cost.

Loft insulation

Loft insulation is a relatively straight forward measure to install and can save around 30% of the heat loss from your home, and as much as 20% can be saved from your heating bills as a result. Loft insulation helps to create an even temperature in your home – keeping your home warm in winter and cool in the summer.

Underfloor insulation

If you have suspended timber floors, it may be possible to insulate them. If you have suitable underfloor access or where a hatch can be cut in to the floor, or floor boards lifted, you may be able to insulate the under floor area. As a low cost solution to draughts, you could fill gaps between floorboards using a regular tube of silicone sealant. Additionally, having good underlay and thick carpet can also help towards making the home warmer.

Room in roof insulation

If you have a top floor room with sloping ceilings, it may be possible to insulate these, by installing insulation in between the ceiling rafters. This can be an expensive solution, but will make a difference to your heating bills.

This measure is only possible and recommended if you already have a room formed in the loft space. In relation to grant funding, there is never funding to fully convert a loft space into a loft room.

Visit the resources page for more information:

www.ridgewaterenergy.co.uk/advice-resources-2



Energy Use in The Home

Electricity is very expensive, currently around 3-4 times more expensive than gas. Reducing electrical consumption is an easy way to dramatically reduce energy bills. It can be quite easy to become a low user.

Standby Use

- 1 LED light bulb = around 10W. 10W constant use 24/7/365 costs about £30 a year at October 2022 electricity prices.
- On your electricity bill 10W constant use adds up to be about 100kWh of your annual usage. 50W is about 500kWh per year. 100W is about 1000kWh per year!
- Eliminating unnecessary usage can take you from being a medium to a low user.

Using a Smart Meter

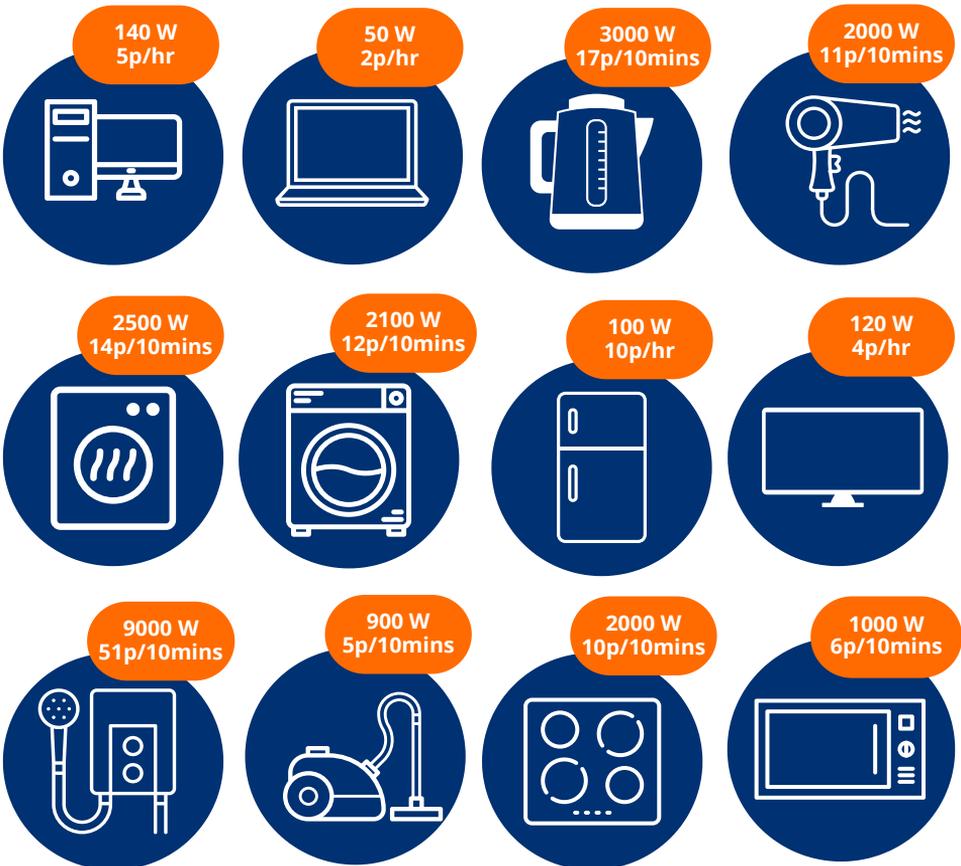
- The In-Home Display of your Smart Meter is a great way to work out your standby load and general energy usage.
- Using the **“now”** function will tell you how much the house is using right now! Aim to get it to about 30W which will be the boiler controls, the internet and a couple of other bits. It is best to do this when the house is resting, maybe before bed and make sure the fridge/freezer motor is not running.
- Use the **“history”** function to calculate roughly how much electricity you use over the year. Multiply your average daily usage in kWh by 365 days to keep track of things.



How is consumption calculated?

Electricity is sold by the kilowatt-hour (kWh) – usually referred to as ‘units’ on your electricity bill. You can work out how much an appliance costs to run, by multiplying its wattage by the amount of time it's on and then by the unit cost of electricity.

So let's say you have a 500W (0.5 kW) dehumidifier and you run it for a whole day (24 hours). It will use 12kWh of electricity (e.g. half a kilowatt every hour). Electricity now costs around 34p per unit, so multiply 12kWh by 34p and you get a grand total of 408p, or £4.08. This is what it costs to run the dehumidifier all day.



The costs above are based on a unit price for electricity of 34p per kWh (average direct debit rate) which is the price cap after 1 October 2022. More examples can be found here:

www.cse.org.uk/advice/advice-and-support/how-much-electricity-am-i-using

Energy Tracker

It's important to know what you are using, so you can reduce your usage. If you don't have a smart meter, or you don't know how to read your smart meter, you might want to use the below table to record your usage. This might also help you to identify if your meter is working correctly.

Below are examples of low, medium or high usage, as estimated by Ofgem. This will differ depending on the size of your property and type of heating system. (Ofgem is The Office of Gas and Electricity Markets, they are the energy market regulators)

Ofgem Annual Usage	Low	Medium	High
Electricity (yearly) kWh/year	1,800 and less	Medium	High
Electricity (daily) kWh/day	5	8	12
Gas (or heating)	8,000	12,000	17,000 +

Pence per unit = Gas =p Electric =p	Electricity Standing Charge =p per day	Gas Standing Charge =p per day
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Date	Electricity		Gas		Total	

(Use the above as an example to create your own table)

Appliance Energy Tracker

Use the below chart to record your appliance usage, here you can see what appliance is costing you the most and determine if you can reduce how often you use it. Use the Sust It calculator to assist you: www.sust-it.net/energy-calculator.php

Energy calculator
Based on UK Energy Price Guarantee (Oct 22)

Energy consumption:	<input style="width: 80px;" type="text" value="2800"/> <input type="radio"/> Watts (W) <input type="radio"/> Kilowatts (kW)
Time in use:	<input style="width: 80px;" type="text" value="1"/> <input type="radio"/> Minutes <input checked="" type="radio"/> Hours
Cost of electricity:	£0.95 per 1 hours £0.952 per 1 hours

Appliance	Wattage	Typical weekly use	Total £
<i>Kettle</i>	<i>2,800</i>	<i>1 hour</i>	<i>0.95</i>

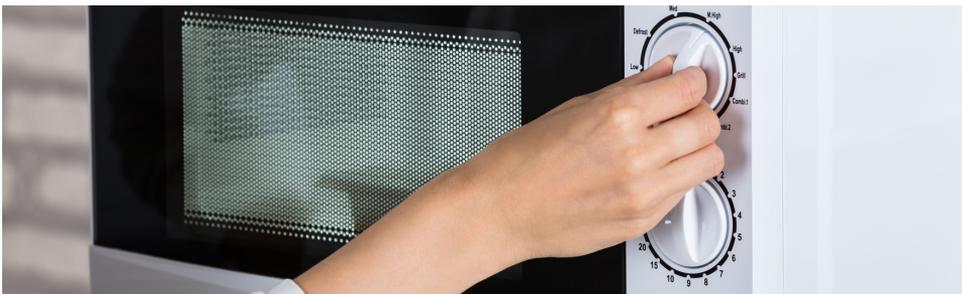
The wattage of your appliance is usually found on the bottom, or back of your appliance. (Use the above table as an example to create your own table)

The Kitchen, Food & Shopping

From cashback to gadgets, there are a number of ways you can save money.

- Before you start shopping online, **set up a cashback account** and get paid when you buy from High Street favourites. You can also earn cash when you sign up for financial services such as, a new home, or car insurance. Top Cashback believes that its members earn, on average, £300 a year.
- **Loyalty Cards:** Use them to get discounts as well as earning points. The Nectar app for example, gives you special prices on some of the products you usually buy each week. But you'll need to shop in-store using the SmartShop scanner or app, to get the savings. You can also boost points by entering your Nectar card when shopping at Argos and eBay.
- **Batch cook:** Make large amounts, eat some, and freeze the rest. Do this every couple of weeks or so and you can rotate meals so you don't get bored.
- **Meal plan:** Plan your meals in advance, so you buy only what you need.
- **Invest in an Air Fryer or Slow Cooker:** They are more economical than the oven, so consider switching.
- **Microwave:**
 - Cooking in an electric oven could set you back £316 a year
 - A gas cooker can cost £120 a year
 - A microwave could cut your bills by up to £286 a year
 - A standard microwave costs around 3p more per hour of use than an electric oven, but they heat the food far more quickly.
 - Use different power settings for different foods (high for soups and seafood, medium for meats and grains).
 - Spread food evenly around the container – the densest areas heat up first.
- **Keep lids on sauce pans:** This speeds up cooking time and reduces amount of energy used.
- **When using the oven during the winter months:** Once food is ready and you don't have children running around, then leave the door open. This will allow warmth to spread around the home.

- **Buying food:** Most supermarkets will have a time for when they reduce food. Find out when these times are and become a 'yellow label shopper'.
- **Reach back:** Supermarkets push produce with the shortest expiry date to the front of shelves. Reach to the back, or in the fresh produce aisle, check the boxes underneath to reach for food with longer sell-by dates.
- Store **bananas** separately, as they can make nearby fruit or vegetables ripen faster.
- Throw **apples in with potatoes** and you'll find the potato will last much longer, thanks to gases emitted from the fruit.
- **Berries:** Dry and store in a glass container with a paper towel, to soak up any moisture and the berries will stay fresh for longer.
- **Onions in tights:** Hang on to old pairs of tights, as they are perfect for storing onions to help them last for months. Separate each onion with a knot in tights and keep in a cool dark place.
- **Foil fridge vegetables:** Keep celery, broccoli and lettuce in foil to make it last weeks longer. Rinse vegetables after removing the foil, to freshen up.
- **Fridge:** Keep your fridge free of bacteria with a weekly clean. It's important to keep moisture away from food as this will spoil fruit and vegetables quicker. Clean coils at the back of the fridge. If they are dirty, it cannot efficiently release heat, which can lead to your fridge using more energy. Ideally, it should be 10cm from the wall to ensure optimum energy efficiency.
- **Freezers** work best when they are full. Use newspapers, or fill water bottles to keep space filled.
- **Defrost freezer:** Frost build up will make the motor work harder, therefore using more energy.
- **Microwave:** Switch off at wall when not in use. A typical microwave is on for 70 hours a year. Yet a microwave draws power for more than 100 times as long.



- **Tumble Dryer:** Always untangle and separate each item before putting in your dryer – this uses less energy, as compacted fabrics take longer to dry.
- **Try using Dryer Balls in your load:** They work by separating items to help warm air circulate, so that they dry faster. More advice available at www.dwfire.org.uk/safety/safety-at-home/causes-of-fires/tumble-dryers-washing-machines
- Regularly clean your tumble dryer and remove lint from the filter after every cycle, to help it run efficiently and prevent fire risks. Tips are available on www.dwfire.org.uk
- **Try to do all your tumble drying on one day:** one load after another means that your machine won't have to use as much energy to heat up each time.
- **Don't confuse cold washing with wet:** Finishing off clothes in the tumble dryer when you bring them in off of the line at the end of the day, defeats the object and won't save you money. Hang out your clothes at 7am and bring them in at 6pm. Even if your clothes feel wet, if they've been out for 11 hours, then they are probably just cold – and as soon as they are in warm air inside, they will be fine.
- **Reduce your ironing:** Add three or four ice cubes into your tumble dryer, along with a small amount of wrinkled clothes. Let it run for 5 to 10 minutes. The cubes will melt, creating moisture and a steam-like effect, that will zap creases and leave them wrinkle free. Saving you time and possibly money, on your ironing.
- **Size matters:** Choose the appliances that best fit your household needs. A 9kg washing machine makes sense for large families with lots of washing to do, but will waste power in a single person home.



Bathroom

From electric showers, to ventilation to cleaning your teeth, it all has an impact!

- **Flushing options** – some toilets come with different flushing options – to use less or more water. If you don't have a dual flush toilet, then use a large gel block, or try filling a water bottle to put into the cistern. This can help you use less water. Be careful not to restrict the ballcocks movement.
- **Check your toilet for leaks** – a leaky loo can waste up to 300 litres of water a day. How to check – wait 15 minutes after the last flush. Then dry the back of the toilet pan with toilet tissue. Place a sheet of dry toilet tissue at the back of the pan. Wash your hands and leave for three hours.
 - Time to check, if the tissue stays dry – good news, you don't have a leak.
 - If the tissue is a little crooked or wet – you may have a small leak
 - If the toilet tissue has broken up and moved into the water below – you have a significant leak. Time to call a plumber
- This isn't for everyone - If it's yellow then let it mellow, if it's brown flush it down – do this during the night or even during the day if you live on your own.
- Use bathroom and other ventilating fans sensibly (but do use them!). Once they have cleared any condensation, then turn them off, or reduce their running time setting. Leaving them on too long will suck out a lot of heat. This will also help reduce mould.
- When able to, try to use cold water rather than the hot.
- If running a bath, put the cold in first, then the hot, to keep the levels of steam forming to a minimum.



- Don't leave the tap on constantly when brushing your teeth – just when you want to rinse.
- Try to be in and out of the shower within 5 minutes. The average cost of a shower has almost doubled to 18p in 2022.
- Electric showers can be more expensive to run, than showers that run off a boiler and will also consume more electricity, so replace if you can. Bear in mind a power shower with a pump will also consume electricity.
- Swap to an energy efficient shower head: There are two main types, they are as follows:
 - **Non aerating shower heads** which work by forcing water through smaller holes to produce a high pressure flow with a vigorous 'massaging' effect.
 - **Aerating shower heads** which work by restricting the flow of water and mixing it with air. This makes the water appear to flow at the same volume as a normal shower head and results in a more gentle showering experience.
- Use a squeegee to clear off water from shower, doors and mirrors, which should reduce the need to clean as much and minimise your cleaning product purchases.
- Install an electric towel rail in an unheated bathroom/toilet – many of these come with an on/off switch – which means it won't be left running constantly.
- Always rinse out your shower gel and shampoo bottles, to make sure you get the most value from the contents.



General Hints & Tips

Below are lots of useful tips for in and around your home for day to day living.

Keeping your body warm

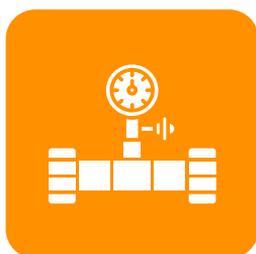
- Several thin layers are better than one thick layer, as they trap warm air between layers. Base layers such as thermal vests or long sleeve tops are fairly inexpensive and can work well to trap heat. Or look for clothing that is made from wool, or fleece fabric.
- Hot meals and hot drinks keep you warmer.
- Use a blanket, or even two!
- Wear gloves and hats, even inside. You could lose 7 - 10% of heat through your head.
- Stay active! Keeping as mobile as possible will ensure blood flow around your body and warm you up. You can even do minimal exercise sitting down.
For ideas on keeping active, visit www.livewelldorset.co.uk/get-active

Appliances & gadgets

- More modern electrical appliances will generally use less energy than older ones.
- Use timers or remote controlled sockets, to make sure you use less and have more control to turn appliances off easily!
- Solar panels are not only for your roof, you can get solar powered radios, torches, power charging banks to charge items like mobile phones, all from solar energy!
- Old mobile phone chargers still draw electricity, even if the phone is not plugged in to them.
- Try to buy small gadgets that you can charge up, rather than needing to constantly buy new batteries.
- When choosing LED light bulbs, if you want a bright bulb check the Lumen rating, this is what tells you how bright the bulb is. 350 lumens would be a soft light and 850 lumens would be much brighter for example! Warm white are a yellow light (that we're all used to) and day white are a very white light (more clinical).

More water saving tips

- Utilise water butts in the garden and use a watering can, rather than a sprinkler.
- Wash up in a bowl, rather than constantly running the tap.
- If you are in debt with your water company, they may be able to work out a payment plan and potentially write off any remaining debt.
- If you receive certain benefits, you may qualify to be on a lower social tariff for your water.
- To get more advice about your water and the **Priority Service Register** and free water saving gadgets, visit www.wessexwater.co.uk and www.bournemouthwater.co.uk/help-and-advice



Should I have a water meter installed?

Depending on how much water you use, you may save money with a water meter, which bases charges on actual usage, rather than the size of your home. In England and Wales, getting a water meter is free. Try the Consumer Council for Water's free water meter calculator, which asks questions about usage and gives estimated costs if you switch to a water meter ccwater.org.uk/watermetercalculator.

Rooms in general

- **Beware standby:** Don't leave anything on standby, turn it off or better still take plugs out.
- **Clingfilm windows:** By fitting a special film (not household clingfilm), to the frame of a single glazed window, you will help reduce draughts and maintain heat. Available online.
- Other DIY options include fitting a sheet of clear plastic, like Plexiglass. This could save around £45 a year.
- **Line curtains:** Curtain liners provide a little extra insulation, so they will make the room warmer. If you invest in a thermal lining for your curtains and ensure you keep your curtains drawn as much as possible, you can reduce heat loss by up to 25%.
- **Add rugs:** Heat can escape through floorboards, if you floor isn't carpeted, add rugs – ideally in wool, which is a great insulator.
- **Fleece bedding:** Upgrade your bedding for a warmer sleep. Our body temperature drops by one or two degrees while we sleep, so to stay cosy, dress your bed with brushed cotton or fleece sheets and duvet covers. They are warmer than standard cotton bedding, so are perfect for cold nights.

- **Open fire place:** draught-proofing your chimney, if not in use in the winter, with a chimney, balloon could save around £65 a year.
- **Buy energy efficient:** Appliances are tested for how much energy they use and are rated from A (the most efficient) to G (the least efficient). Some appliances use an older scale, from A+++ to G, with A+++ being the most efficient. Look at the label before you buy.
- Beware though, as these labels only apply to the efficiency of products in that class – so electric panel heaters are still not energy efficient compared to newer storage heaters for example, even if it says A rated on the box!
- Anything that heats something electrically, can be expensive to run e.g. tumble driers and kettles, so be sparing and keep an eye on your usage.
- **Computers:** Laptops typically use 65% less electricity over a year than a desktop PC. This could save £15 a year.

Technology

Use technology to help you manage your money: Try these free apps:

- Chip: This app uses artificial intelligence to help you work out how much you can 'afford' to save by analysing your spending. www.getchip.uk
- Snoop: Keeps an eye on your bills and lets you know if you can save money by switching providers. www.snoop.app
- MoneyBox: This rounds up your loose change and puts it into an investment account for you. So if you spend £4.80 on lunch, 20p is moved into savings. www.moneyboxapp.com

****All of these apps require you to link your bank account to them, but this is all done securely****

- If you do buy things from Amazon, track prices for items via this website, which provides historical pricing to show whether items have been on sale, or have been available at a better price, before you make a purchase www.camelcamelcamel.com
- You can check petrol prices online to ensure you go to the cheapest forecourt to fill up: www.petrolprices.com (account set up required)



Budget Planner

Help keep track of your expenses and see where you can reduce your outgoings.

- **Do your homework:** Go through bank statements to look for any unexpected transactions, such as subscriptions you no longer use. While you are at it, look at direct debits and note down the dates when contracts for things such as phones & broadband will end, so you will be in a good position to shop around for savings. One in five people are paying for subscriptions that they no longer use, wasting over £265 a year.
- **Tax Reliefs:**
 - If you work from home for part of the week, you can claim relief of £6 a week of expenses, or more if your costs are higher – so that's £62.40 a year for a basic rate tax payer. Note that this only applies if you have to work at home all of the time and have no office available to work from for any of your working week.
 - If you are married and your spouse or civil partner doesn't pay tax, they can give you £1,260 of their personal allowance, which could provide you with a tax credit of £252.
 - If you have to wear a uniform for work, and have to wash and clean this at home, you can claim an annual uniform allowance. You can also backdate claims.
- Try the **Honey browser extension**. You can use this to find discount codes for items you would be buying anyway, as well as earning rewards. You download it and every time you shop online it automatically lets you know if there is a code that you could be using. Activate Honey Gold and you can build up points to exchange for vouchers with popular stores like **H&M, Tesco, Amazon** and others.
- **Cashback:** Consider apps and bank accounts that pay you every time you shop, this can be in the form of money or vouchers off of your purchases. Cashback sites include **Top Cashback, Airtime Rewards & JamDoughnut**. Bank accounts that provide cashback include **Chase, Natwest** and **Santander**.
- On **Next Door** and local **Facebook** groups, you can find free furniture, clothes, gadgets and more.
- **Spreadsheet:** Have a budget spreadsheet. You can note down all plans, bills and income for each month. It can help with overspending and save you cash.
- **Money Saving Expert:** For more helpful advice and budget planning, visit www.moneysavingexpert.com/banking/budget-planning
- **Citizens Advice Bournemouth, Christchurch & Poole:** For more local advice and budget planning tools, please visit www.budgetnew.entitledto.co.uk/citizensadvicebcp

Income	£
Earnings	
Benefits	
Pensions	
Other	
Total	

Disposable Income (Income - Expenditure)	£
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Expenditure	£	Expenditure	£
Rent/Mortgage		Car Tax & Insurance	
Council Tax		MOT & Maintenance	
Ground Rent/Service Charge		Breakdown Insurance	
Loans		Fuel & Parking	
Groceries, Alcohol, Smoking		Pension Payments	
Gas & Electric		Life Insurance	
Wessex Water		Mortgage Protection	
Bournemouth Water		Buildings & Contents Insurance	
Laundry & Dry Cleaning		Pet Insurance	
Childcare Inc. Uniform, School		Phone, Internet & Media	
Child Maintenance		Mobile Phone	
School & Work Meals		TV Licence	
Adult Care		Other Subscriptions	
Prescriptions		House Repairs	
Dentistry		Other	
Vehicle Cost/Public Transport		Total	

Helpful Links & Contacts

This section has a range of useful links to local and national organisations who may be able to help you!

Cost of living information via web hubs

As the cost of living increases, it is important to be aware of the benefits, payments and support options available to you. There are local and national schemes that can help you with rent, food, energy and more. The government has a national cost of living hub, visit

www.helpforhouseholds.campaign.gov.uk

In addition, there is a range of local support which is available - detailed below and via the website - www.bcpCouncil.gov.uk/costofliving

Financial resilience

Worried about Money? has been put together by a number of partner agencies. It provides an easy three steps to find options and places to get help, if you are worrying about money. The link directs you to online support and an attached PDF version with all the links to relevant support agencies.

Bournemouth, Christchurch and Poole - Worried about Money? -

www.worryingaboutmoney.co.uk/bcp

Safe and Well visits

Dorset and Wiltshire Fire & Rescue Service offer free Safe & Well advice, which can include a home visit and the provision of smoke and carbon monoxide detectors.

To request this for yourself, a family member or a vulnerable person, please call them FREE on 0800 038 2323 (leave a message and someone will call you back) or visit - www.dwfire.org.uk/safe-and-well-visits

There is advice & tips on how to keep warm safely and avoid fire hazards & risks on the website -

www.dwfire.org.uk/safety/save-safely



St Mungos: To help someone off the streets into a shelter - 01202 315962.

BCP Family Information Service: Mon-Thurs 9am-5pm and Friday 9am-4.30pm - 01202 093131.

BCP Adult Social Care: Crisis Advice Scheme - 01202 096622.

BCP Access To Food Map: Food banks, community fridges, other food projects and other community food support - www.bpcouncil.gov.uk/accesstofoodmap

BCP Access to Food: Printable factsheets are available - www.bpcouncil.gov.uk/accesstofoodpartnership

BCP Access To Food forum: www.Facebook.com/groups/bcpaccesstofoodforum

BCP Warm Spaces: www.bpcouncil.gov.uk/Communities/Cost-of-living-help/Warm-welcome-spaces/Find-a-warm-welcome-space

CRISP: Carers Resource, Information and Support Programme - 01202 128787
www.bpcouncil.gov.uk/ASC-and-health/Carers/CRISP-and-services-for-carers.aspx

Citizens Advice Bournemouth, Christchurch and Poole

Bournemouth Drop-in Session: Customer Service Area, Civic Centre, St Stephens Road, BH2 6DX. Mon-Thurs 10am – 2.30pm

Christchurch Drop-in Session: Christchurch Central Library, BH23 1AW. Fridays 9.30am – 12.30pm.

AdviceLine: Open between 10am and 4pm every day from Monday to Friday (except holiday closures). 0808 2787 939

Citizens Advice BCP have a community advice vehicle going to multiple venues across a two week schedule, to view the schedule please see: www.citizensadvicebcp.org.uk/cav

Online Advice: For email advice, or to see more of the services we offer please see: www.citizensadvicebcp.org.uk/get-advice-online

Buy with Confidence: Trading standards trusted trader platform to find reputable trades people in your area: www.buywithconfidence.gov.uk

Turn2Us: Help with Financial Support, Benefits (includes a benefits calculator). 0808 802 2000 | www.turn2us.org.uk

Step Change: Debt Charity offering free debt advice and money management. 0800 138 1111 | www.stepchange.org

MoneyHelper: Support with debt, benefits, money management and pensions. 0800 138 7777 | www.moneyhelper.org.uk

Ridgewater Energy: Expert energy advice and assistance to home owners, landlords and private tenants in assessing and sourcing funding and quotations for insulation, heating and renewable energy upgrades - 01202 612726 | www.ridgewaterenergy.co.uk

Age UK: Information and advice service for older people, their families and carers.
01202 530530 | enquiries@ageukbped.org.uk

Christians Against Poverty: Debt advice, ongoing support and life skill courses (inc budgeting) for those with problem debt or low income – 0800 328 0006
Email ruthhobbs@capuk.org (Poole) | cap@lovechurch.org.uk | www.capuk.org

Faithworks Community Money Advice (CMA): Budgeting coaching and debt advice at three locations in Bournemouth at Jimmys in Poole and at St Joes in Christchurch –
01202 429037 | Email cma@faithworkswessex.org.uk
www.faith-works.org.uk/what-we-do/cma-community-money-advice

Shelter: Housing and debt advice and attendance at Bournemouth County Court for housing possession hearings – 03445 151 777 (legal aid services) or 0808 800 4444 (main)
Email bournemouth@shelter.org.uk | www.england.shelter.org.uk/housing_advice

National Debtline: Free and independent debt advice over the phone and online –
0808 808 4000 | www.nationaldebtline.org

Debt Advice Foundation: A specialist debt charity offering advice on any aspects of debt –
0800 043 4050 | www.debtadvicefoundation.org

Help for Parents

- **Free school meals:** to check whether your children are eligible, visit the below link, and if so, they'll also qualify for the Holiday Activity & Food Programme during holidays
www.bcpccouncil.gov.uk/Schools-and-learning/Free-school-meals/How-to-apply-for-free-school-meals
- Try the **TooGoodToGo** and **Olio** apps as well, they connect customers to shops, cafes and restaurants which have surplus food they can't sell.
- **Second-Hand uniforms:** Many schools now run second-hand uniform sales – ask yours, or check local Facebook groups for parents selling or giving away no-longer needed items.
- Have a look at www.grownoutofit.co.uk, www.mum2mummarket.co.uk or **Facebook Marketplace** which sell discounted uniforms in good condition. You should also speak to your child's school, to check for local schemes that can assist with the cost of uniform.
- **Borrow and share equipment & books:** Figure out what you have to buy, versus against what you can borrow. If your child and a friend is learning clarinet for example, you could suggest you go halves and they share. Always check with a teacher whether there's an option to rent items while they are still learning and deciding if they like it. If not, put a 'Clarinet wanted' post on Facebook Marketplace or on social media. You will be amazed by how many people offer items for free to clear out space.
- Save on the school run: Check to see whether your local council offers assistance towards travel, visit www.gov.uk/help-home-school-transport

Check List

Confused about where to start?

We suggest you start by looking at the following...

(Depending on your own circumstances)

- Create and fill in your own budget planner.**
If you can, save some money for unexpected or emergency purchases.

- Start to track your energy use** in order to take action to be more efficient, and use your consumption in the most effective way.
 - Make sure your heating controls are set up correctly.
 - Make sure your home is properly insulated.
 - Check all your electrical appliances to ensure they are not left on standby.

- Plan your meals** so you only buy what you need to eat healthily and limit waste - try Tesco's Meal Planner to help you - www.realfood.tesco.com/meal-planner. Remember to check out **BCP Access to Food**, if you need help and support - www.bcpCouncil.gov.uk/accesstofoodpartnership.

- Price comparison** - ensure you shop around for the best deals, both for food, contents insurance, life insurance, broadband & TV services, mobile phones, utilities, pensions and mortgage deals.

- Maximise your income** by checking to see if you qualify for benefits or allowances, it is advisable to check this whenever your circumstances change, or every 2 years. Visit www.citizensadvicebcp.entitledto.co.uk/home/start

- Seek help and advice early** from organisations highlighted in this booklet. Don't give up, things are constantly changing and help you may not have been able to obtain previously, may be available to you now, or in the future.

- More weekly tips** are available on Money Saving Expert, by signing up to their newsletter - www.moneysavingexpert.com

Referral card

I think you may benefit from contacting the below company in relation to energy saving grants, free assessments & energy saving tips...

 01202 612726

 info@ridgewaterenergy.co.uk

 www.ridgewaterenergy.com



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