Deaf-initely women

COST OF LIVING

Household bills and council tax are going up. It is likely that our energy bills will go up again in April 2023. Here we share some tips on how to reduce your bills and where to get more information.

At Deaf-initely Women we continue to put on **FREE workshops on tips in managing your money better, with two sign language interpreters and two captioners, in partnership with Derbyshire Districts Citizens Advice.** We are also working closely with Derbyshire Law Centre to prevent evictions for deaf women by managing, reducing, or writing off debts and rent arrears.

Deaf-initely Women do not give money or debt advice. Here is a checklist from Citizens Advice website on what you could do to help reduce your bills and increase your income where applicable.

DOWNLOAD
The benefit checklist

Get in touch today on
info@deafinitelywomen.org.uk

citizens advice Derbyshire Districts

Derbyshire Law Centre

Managing your income and spending

- Complete the form ***here*** - to list your income and spending.
- Are you claiming all benefits that you may be entitled to? E.g. reduced TV licence fee, Council tax benefit, PIP, Credits' disability premiums, etc? ***Download the list of advice agencies to help you to check that you are claiming everything that you may be entitled to here: Derby/shire Nottingham/shire***
- Are you spending too much? ***Contact your local advice agency for free advice and support.***
- Managing Bills and Mortgages - ***Citizens Advice*** and ***Martin Lewis Money Saving Expert*** have websites for you to find out more on how to reduce your bills.

DOWNLOAD
Income & expenditure form

Debts

If you have debts, rent arrears and/or mortgage arrears or struggling to pay your energy bills, contact an advice agency straightaway as they may be able to help you to have these managed, reduced or written off. Email: **info@deafinitelywomen.org.uk** if you need help with getting advice from an advice agency.

Savings

- Credit Unions encourage people to save. They can also offer small loans rather than go to loan sharks or banks with high interest rates. To find out more on what they offer, contact your local Credit Union.

Keeping warm

- Click ***here*** to find out how you and your family could keep warm. You could visit your local council's website such as ***Derby City Council*** ***Derbyshire County Council*** ***Nottingham City Council*** ***Nottinghamshire County Council***

Reducing shopping bills

- Plan ahead what you are cooking for the week for you and your family.
- Make a shopping list and buy the ingredients. This will help you not to be tempted in buying other foods.
- Doing online shopping may save on petrol costs as well as preventing temptation in buying other foods.
- Your local foodbank may be able to provide you free food. ***Click here***

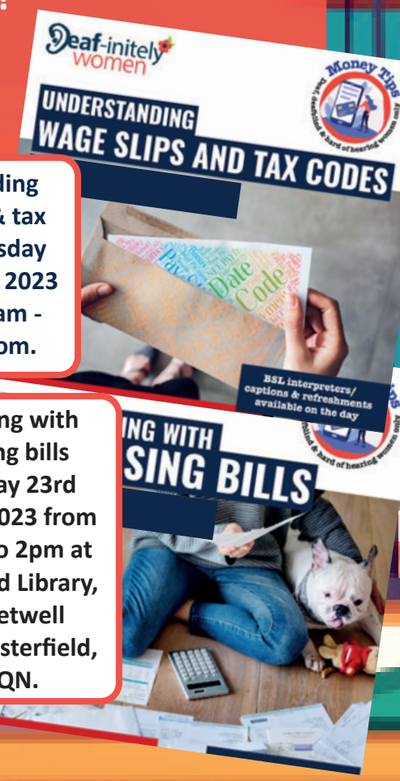
Consider using energy saving devices?

- ***Comparing the cheapest ways to cook - Which? News***

Being sustainable in your own home

- Always switch off lights and appliances when leaving the room. Make sure you switch off at the wall socket.
- If you live on your own or just with your partner, apply for a water meter could **save you £££s.**
- From Spring, grow your own vegetables. If you don't have a garden, you will be surprised how much you can grow in a square metre. If you would like to rent an allotment to grow and share fruit and vegetables with other growers. Get in touch today.

Where to learn more about how to reduce bills and increase income?



Understanding wage slips & tax codes – Tuesday 17th January 2023 from 10.30am - 2pm on Zoom.

Tips on living with increasing bills – Thursday 23rd February 2023 from 10.30am to 2pm at Chesterfield Library, New Beetwell Street, Chesterfield, S40 1QN.