

Help with school costs

If you're on a low income or claim Universal Credit, you might be able to get free school meals for your children. You can apply for free school meals on gov.uk.

If you qualify, you might be able to get other help with school costs - and your child's school might get extra money.

You might also be able to get help from your local education authority with some costs such as uniforms, school activities and school transport.

citizensadvice.org.uk/family/education/help-with-school-costs

Healthy Start vouchers and free vitamins

If you're on a low income and you're at least 10 weeks pregnant or have a child under 4 years old, you might be able to get free vitamins and Healthy Start vouchers for milk, fruit and vegetables and infant formula milk.

Ask your midwife or health visitor if you might be eligible. You could also call the Healthy Start helpline on 0345 607 6823 or check online:

healthystart.nhs.uk/how-to-apply

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

Contact us:

Call us free on
0800 144 88 48
Monday - Friday 10am - 4pm

Email us any time via our website
northhertscab.org.uk

Local message line (answerphone)
01462 689801



Published June 2022
Citizens Advice North Herts

Charity registration number: 1086489

Support with the cost of living crisis

If you're struggling to make ends meet, here's what you need to know



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Hertfordshire**

Grants to help you pay off your energy debts

If you're in debt with your energy supplier, you might be able to get a grant to help pay off those debts. If your supplier doesn't offer grants, you might be able to get one from the British Gas Energy Trust:

citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills

Check if you are eligible for the Warm Home Discount Scheme:

gov.uk/the-warm-home-discount-scheme

Agreeing a payment plan with your energy supplier

If you're struggling to pay your energy bills you should tell your supplier that you want to pay through a payment plan, which will cover what you owe plus an amount for your current use.

You'll pay fixed amounts over a set period of time, so you can pay what you can afford. Your supplier has to take into account how much you can afford and how much energy you'll use in the future.

Help from your local council

Your local council might be able to give you vouchers or a prepaid card to help pay for essentials like food or fuel. You could also get household appliances like a fridge. Contact your local council to check if you're eligible.

Help to Claim Universal Credit

If you're out of work or on a low income, you might be eligible for Universal Credit. Our trained advisers can help you make your first claim. Speak to us over the phone or on webchat 8am to 6pm, Monday to Friday:

citizensadvice.org.uk/help-to-claim

Freephone: 0800 144 8444

Benefits calculator

It's worth checking that you're getting all of the benefits that you're entitled to. Use a benefits calculator to check if there's anything else that you can get.

You should also check with your local council to see if you can get a council tax reduction or discount.

Make a budget

If you want to make a budget, here are 3 steps.

1. Write down all your earnings after tax, any money from benefits or any other income you may receive
2. Write down all your outgoings. This includes existing debts, regular payments and other expenses
3. Use a budgeting tool to work out your budget:

citizensadvice.org.uk/budgeting-tool

Before you start, have your bank statements or banking app to hand. You could also keep a spending diary to keep track of your spending ahead of completing a budget.

Check you're being paid the right wage

The minimum wage increased on 1 April 2023 so you should make sure that you're being paid the right amount.

Aged 23 and over — £10.42

Aged 21 to 22 — £10.18

Aged 18 to 20 — £7.49

Under 18 — £5.28

An apprentice — £5.28