



**South West Herts Partnership is here to support you**



**Cost of Living - Tips, Advice & Support**



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In these unprecedented times we are dedicated to offering support to all our families and the school communities we work alongside. Below are some links and ideas to support those who are struggling financially.

### Food

Your local foodbank can help with store cupboard essentials; you may need to be referred or give your local food bank a call to find out if they accept self-referrals:

[www.hertfordshire.gov.uk/foodsupport](http://www.hertfordshire.gov.uk/foodsupport)  
<https://www.watfordfoodbank.co.uk/locations/>  
<https://www.hertfordshire.gov.uk/about-the-council/news/news-archive/household-support-fund-in-hertfordshire>  
<https://www.hertsmeres.gov.uk/Health--Wellbeing/Hertsmeres-Food-Poverty-Alliance.aspx>

### Cheap eating – hints, tips and further support

By storing, freezing, and reheating your food correctly, you can make it go further and save money. Read more at; <https://www.lovefoodhatewaste.com/good-food-habits/how-do-i-make-your-food-go-further>

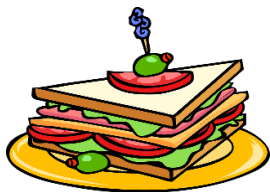
An app that links consumers to food establishments with leftover food that they sell for vastly discounted prices: <https://toogoodtogo.co.uk/en-gb/>

**Lidl** offer their members coupons and discounts <https://www.lidl.co.uk/lidl-plus>

Download apps for food establishments; they may offer freebies or discounts for new customers **Olio**- households giving away free food and other items – download the app.

**Asda** - gives lots of ideas for budget friendly meals <https://www.asda.com/good-living/category/budget-meals>

**Tesco**—budget meals and recipes <https://realfood.tesco.com/budget-meals.html>



### SWHP tips for eating on a budget:

- Meal plan – this avoids waste
- Visit supermarkets at the end of the day when items are 'yellow-stickered' and reduced – some things can be frozen and used at a later date
- Bulk meals up with wholesome and cheap items such as red lentils and rice
- Buy supermarket own brand items where possible
- Homemade soups are a nutritious and cheap way to get your 5 a day – bulk them out with leftover pasta or beans
- Oats are a cheap and easy breakfast mixed with a banana and milk or water
- Eggs are a cheap form of protein and can be cooked in multiple ways to prevent food boredom – for example throw leftover veg, or herbs into an omelette
- Use cheap spice jars to flavour food – paprika, cumin and chilli powder all give food a bit of oomph
- Eat leftovers for lunch
- Google cheap recipes – the internet is awash with great ideas!
- Buy food on offer but don't be tempted by 3 for 2 or half price offers unless you will actually use the ingredients!
- Don't go shopping when hungry – it's too tempting to buy things you don't really need!
- Use cheaper cuts of meat – chicken thighs are a good substitute for breasts, lamb neck and stewing beef need to be cooked for longer but are tasty and cheaper than other cuts
- Store fruit and veg correctly to stop it going off
- Use bread from the freezer to stop it going mouldy and being disposed of
- Use by dates are only a guide if it looks and smells ok it probably is!



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### Energy and Warmth

<https://www.hertfordshire.gov.uk/about-the-council/news/news-archive/help-to-manage-the-cost-of-living>  
<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/>  
<https://www.hertsmere.gov.uk/Benefits/All-Financial-Support.aspx>  
<https://energysavingtrust.org.uk/>  
<https://www.bhbh.org.uk/make-a-referral/>  
<https://www.yesenergysolutions.co.uk/schemes/east-of-england>  
<https://ukenergysupport.co.uk/eco3-scheme/>



### Other ways you can make a small difference in the home

- Only fill the kettle with what you need
- Spend less time cooking by using your microwave or air fryer
- Cook multiple things in the oven at once/batch cook
- Wash up in a bowl of warm water
- Always try to fill your washing machine
- Wash clothes at 30 degrees
- Let clothes dry naturally
- Spend one minute less in the shower
- Turn down your hairdryer and hair straighteners
- Get a smart meter installed for free
- See how much energy you're using in pounds and pence
- Work out which appliances use the most energy
- Set a budget
- Switch off appliances using a lot of energy
- Turn down your thermostat by one degree
- Close curtains/blinds to stop heat escaping
- Keep radiators clear and dust-free
- Switch off radiators you're not using
- Put tin foil behind radiators to reflect heat back into room



### Organisations/other websites who may be able to offer help, tips, advice or support:

- Hertshelp <https://www.hertshelp.net/hertshelp.aspx>
- Local Council—Cost of Living Support:  
<https://www.threerivers.gov.uk/page/costofliving>  
<https://www.watford.gov.uk/cost-living-support/cost-living-support-1/5>
- Turn to Us Grants for families <https://grants-search.turn2us.org.uk/grant/hertfordshire-community-foundation-13088>
- The CAP Money Course <https://capuk.org/get-help/cap-money-course>
- Citizens Advice <https://www.citizensadvice.org.uk/debt-and-money/get-help-with-the-cost-of-living/>
- Money Saving Expert <http://www.moneysavingexpert.com>
- Which Newsletter - Handy ways to keep family living costs down, and kids of all ages happy  
<https://signup.which.co.uk/wlp-familynewsletter>

### Period poverty

Food banks may be able to provide sanitary equipment – just ask when you collect your parcel



<https://www.hertfordshire.gov.uk/services/Recycling-waste-and-environment/Recycling-and-waste/WasteAware-campaigns/sustainable-periods/sustainable-periods.aspx>

<http://redboxproject.org/>

<https://www.morrisons-corporate.com/media-centre/corporate-news/package-for-sandy---morrisons-local-initiative-goes-nationwide-to-tackle-period-poverty/>

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### Second hand shopping and loyalty points



### Cashback sites



### SWHP tips to save pennies

- Cancel unused subscriptions
- Sell unused items
- Use loyalty cards
- Budget carefully – but realistically
- Use Groupon and Wowcher to find discounts on days out/presents
- Shop around
- Look out for discount codes
- Use coupons in supermarkets
- Call your bank or credit card companies if you are unable to make payments – don't ignore building debt
- Eat seasonal foods – they are cheaper and delicious
- Plan in advance to get the best prices and discounts



### Keep petrol costs down

- Keep your tyres pumped
- Maintain speed and accelerate and brake gently
- Avoid using a/c
- Check google maps for the most efficient route
- Avoid unnecessary weight in the vehicle

### Mental Health

Look after yourself; financial worries can have a big impact on your emotional wellbeing.

<https://www.hertsmindnetwork.org/>

<https://www.samaritans.org/>

<https://www.nhs.uk/mental-health/>

### Some of the free events happening in October / November

- **Watford Clothes Swap** - Watford Council are hosting a Clothes Swap on Wednesday 18th October 2023 at the Town Hall Annexe.
- Watford Atria Shopping Centre is offering lots of free eerie delights this half-term <https://atriawatford.com/events/october-half-term-fun>
- Carve a pumpkin - <https://www.safewise.com/blog/kid-friendly-pumpkin-carving-tips-tools-and-advice/>
- For more ideas <https://www.which.co.uk/news/article/cheap-and-free-things-to-do-over-october-half-term-aVmGk6p0LxkJ>
- Free Fireworks—Cassiobury Park, 4th November, 6-8.30pm <https://www.watfordevents.com/cassioburyfireworks>