Practical information on how you can save money, or simply want to know more about the Government's recent support measures.

Whatever your money worries may be, Cambridgeshire County Council has put together some helpful information and resources in the links below to help you.

<https://www.cambridgeshire.gov.uk/residents/coronavirus/household-support-fund>

**Financial support services**

**General money advice**

**Citizens Advice** provide a wide variety of help and advice including debt and money. They can give you the information you need to make the right choices, including help to deal with your debt problems, how to avoid losing your home and how to get your finances back into shape<https://www.citizensadvice.org.uk/debt-and-money/>

**Making Money Count** offers everyday help with money, finding work and renting. http://makingmoneycount.org.uk/

**The Cambridgeshire Money Advice Centres** aim to provide a practical Christian response to the growing problem of debt in Cambridgeshire. They offer sessions at different sites, for further information please go to <https://www.cambridgemoneyadvicecentre.org.uk/>

or call 01223 727455.

**The Money Advice Service** is a free and impartial money advice service, set up by the government. It includes information on debt, budgeting and benefits. Further information can be sought at <https://www.moneyhelper.org.uk/en?source=mas>

**Turn 2 Us** is a national charity helping people when times get tough, providing financial support to help people get back on track. <https://www.turn2us.org.uk/>

**Money Helper** – free guidance backed by the HM Government <https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner>

**Christians Against Poverty (CAP)** – a charity providing free debt help, find a job or gain vital life skills [0800 328 0006](tel:08003280006) <https://www.capuk.org/>

**National Pension Advisors** advises on what pension you will have to live on when you leave employment or retire for any reason <https://www.nationalpensionadvisors.co.uk/>

**Benefits calculator**

A benefits check will tell you if there is more money help with your everyday living and housing costs. Always seek help from a specialist adviser if you are applying for a carer or disability / health related benefit [www.entitledto.co.uk](http://www.entitledto.co.uk)

**Early Years**

[Free childcare for 2 year olds - Cambridgeshire County Council](https://www.cambridgeshire.gov.uk/residents/children-and-families/childcare-and-early-learning/free-childcare-for-2-year-olds)

Tax credits: work out your childcare costs - [www.gov.uk](http://www.gov.uk)

[Universal entitlement to free childcare for 3 and 4 year olds - Cambridgeshire County Council](https://www.cambridgeshire.gov.uk/residents/children-and-families/childcare-and-early-learning/free-childcare-for-3-and-4-year-olds)

[Early Years Pupil Premium - Cambridgeshire County Council](https://www.cambridgeshire.gov.uk/residents/children-and-families/childcare-and-early-learning/early-years-pupil-premium)

Healthy Start – if you are 10 weeks or more pregnant, have a child under 4 and receive qualifying benefits

[Little Bundles - helping families across Cambridgeshire](file:///C:\Users\clerk\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\575JOQVK\Little%20Bundles%20-%20helping%20families%20across%20Cambridgeshire) <http://www.littlebundles.org.uk/cambridge/>

**In crisis**

**Buttle UK** is a charity dedicated to helping children and young people in crisis in the UK: those living in financial hardships and dealing with multiple challenging social issues [www.buttleuk.org](http://www.buttleuk.org) 

[**Household Support Fund - Cambridgeshire County Council**](https://www.cambridgeshire.gov.uk/residents/coronavirus/household-support-fund)help people experiencing immediate financial hardship to pay for food and household energy bills. 

**Making Money Count** - Check out the information on various help available to you in your area – links to emergency helplines <http://makingmoneycount.org.uk/help-in-a-crisis/>

**Cambridgeshire Local Assistance Scheme** provides advice and support to families about making their money go further or help to move on from a difficult situation. We recognise the value of a local assistance scheme in helping families cope with money and debts to become financially resilient. For more information, please visit: <https://www.cambridgeshire.gov.uk/residents/children-and-families/parenting-and-family-support/cambridgeshire-local-assistance-scheme>

**Foodbanks** – can help with short term needs – find your local foodbank here: <https://www.trusselltrust.org/get-help/find-a-foodbank/>

**Home bills**

**Warm Home Discount** – this substantial discount is made direct to your electricity bill for households on a low income. Contact your supplier to find out if they offer and the qualifying criteria and when to apply. Warm Home Discount Scheme - [www.gov.uk](http://www.gov.uk)

**Council Tax Reduction** – this is available for households on a low income. Apply for Council Tax Reduction - [www.gov.uk](http://www.gov.uk)

**NEA Action for warm homes** – UK’s leading fuel poverty charity - advice webchat support, made possible by Money Saving Expert, Martin Lewis. <https://www.nea.org.uk/>

**Food**

**Foodbanks** – can help with short term needs – find your local foodbank here: <https://www.trusselltrust.org/get-help/find-a-foodbank/>

**Food bank vouchers**

**Free school meals** – Apply for free school meals at  <https://www.gov.uk/>

**Home items/furniture**

**ReUse** - Discounted prices to those on low income, benefits + students and pensioners, to help all make a comfortable home. <http://cambridgereuse.org.uk/>

[Emmaus](file:///C:\Users\clerk\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\575JOQVK\Emmaus) <https://emmaus.org.uk/cambridge/>

[Cambridgeshire Charity Shops](https://www.locallife.co.uk/cambridgeshire/charity-shops.asp)

Try local Facebook/Freecycle/recycling sites

**Grants**

[**Glasspool Charity Trust**](https://www.glasspool.org.uk/) is UK-wide charity providing grants support for people experiencing financial hardship <https://www.glasspool.org.uk/>

**ButtleUK** - access to Chances for Children grant online <https://buttleuk.org/>

**Support when risk of homeless / rent/mortgage arrears**

**P3** is a county-wide floating support service is for people who need support to manage and maintain their accommodation if it is at risk. Those eligible can self-refer online <https://www.p3charity.org/services/cambridgeshire-floating-support-service->

or call on (freephone) 0808 169 8099 or email [CPFSS@p3charity.org](mailto:CPFSS@p3charity.org).

**No Recourse to Public Funds**

Information for professionals <https://cambridgeshireinsight.org.uk/>

**Free and impartial help with MoneyHelper**

The MoneyHelper service tool is backed by the Government and offers free, impartial help and guidance if you are struggling financially or want to know more about money and pensions. <https://www.moneyhelper.org.uk/en>

Factsheet about the support announced by the Government – more for clarification of the government schemes than an additional source of support <https://www.gov.uk/government/publications/cost-of-living-support/cost-of-living-support-factsheet-26-may-2022>

The Bounceback checklist: <https://britishgasenergytrust.org.uk/bounce-back-checklist/>

is a good self-help list of links produced by the British Gas Energy Trust and IncomeMax

Another friendly website that has a lot of support resources on household bills is this one:  <https://www.askbill.org.uk/>