



# Support with money matters

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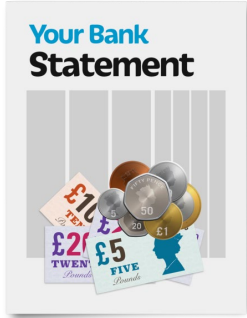
# How we can help



Work together with local organisations to support Camden residents by providing information to make their money go further, training and workshops.



**1to 1 financial wellbeing appointments** and workshops for Camden residents



# Things our team can help with

## Checking you get the most money you can

For example, benefits and grants, housing costs, council tax support, support if you have children, e.g. free school meals, free childcare, Sure Start etc.

## Money management

- Make a personal budget
- help you make your money go further and plan ahead
- look for the best deals on things you buy, such as mobile and broadband contracts
- information about banking, saving and borrowing costs

## Energy help & cost of living

- how to cope with the increase in energy prices and other costs
- discounts on essential services and products, grants for essential items and costs

## Follow up support

# Lowering costs by budgeting



**Budgeting** - this means planning how to use your money

We look at your

- **income** – this is the money you get, like wages or benefits
- **expenses** – these are the things you must pay for, like rent, food and bills



**Rent** - Discretionary Housing Payment, Benefit cap exemptions



**Council tax** – Council Tax Reduction, Exemptions

**Water rates** – Thames Water discounts



# Lowering your costs by budgeting



## Gas, electricity and insurance

- Warm Home Discount / Looking at websites that compare different prices

## Food bills

- Some websites can help you get lower cost or free food - [Too Good To Go](#) , [Olio](#) , [Trolley](#) , [Find Food Camden](#)

## TV licence

- people over **75** or those with a visual impairment

## Mobile phone, landline phone, broadband and TV

- social tariffs

# Lowering costs by budgeting



## Travel

- oyster card, T-card or Universal Credit discount



## Prescriptions

- HC1 form – free prescriptions



## Hobbies and leisure

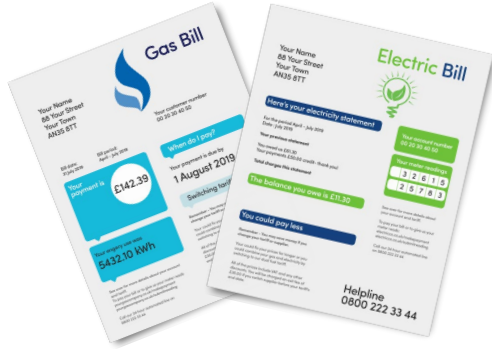
- Better Gym, [Groupon](#) or [Wowcher](#)



## Clothes

- [Vinted](#), [Depop](#), [Ebay](#) and charity shops

# Energy support

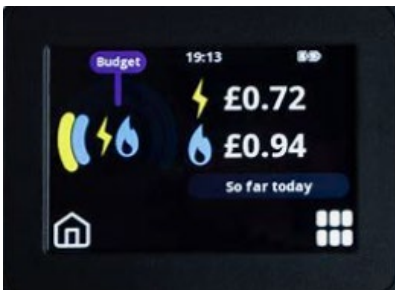


## Energy issues

- 1 to 1 support from the Energy Adviser
- working out if you can get any energy benefits
- contacting energy providers to talk about problems

## Prices (tariffs)

- different prices for energy are called **tariffs**
- you pay a basic charge even if you don't use any energy (this is called a **standing charge**), and then for each bit of energy you use (this is the **unit cost**)
- we can help look for and understand the different tariffs, contracts, unit costs and standing charges for gas and electricity



## Smart meters

- what are they and how do they work?
- the good points of fitting a smart meter





# Energy Support

## Switching

How to explore more affordable energy prices (tariffs)



## Energy efficiency

Top tips on reducing energy costs and being more energy efficient



## Grants and discounts

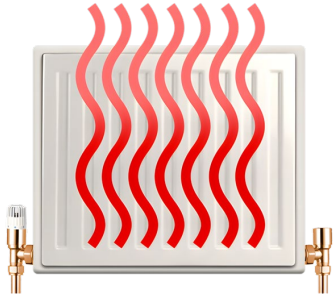
Financial support to manage utility bills and debts



# Energy grants and tariffs to help with energy costs



This link can help you check what help you might be able to get <https://www.turn2us.org.uk/jargon-buster/means-tested-benefits>



## Warm Home Discount

- the **Warm Home Discount** is a payment to help with your electricity bill in winter
- as you live in England, and if you are on certain benefits on **25 August 2025**, you will get it automatically
- you don't need to apply – the government will write to you if you are eligible
- You need to be on one of these benefits: housing benefit, income related employment support allowance, income based job seekers allowance, income support, pension credit (both the Guarantee Credit and Savings Credit elements will count), universal credit.

# Energy grants and tariffs to help with energy costs



## Cold Weather Payments

- **one-off payments** to help you pay for extra heating costs when it's very cold
- you'll get a payment each time the temperature goes below a specific temperature for **7** days in a row
- you'll only be eligible if you already get certain benefits. These are Pension Credit, Income Support Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Universal Credit



## Winter Fuel

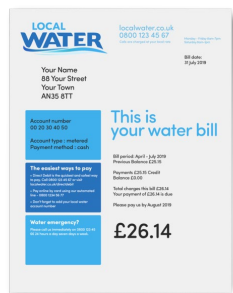
- as you live in England, if you were born before **22 September 1959**, you will get a payment  
- unless you say you don't want it
- you could get either **£200** or **£300** to help you pay your heating bills for winter



# Tariffs and discounts to help with water costs

## Water Help

- **50 percent** discount off your yearly bill for eligible households, if the bill is more than **5 percent** of your net income
- it also depends on how many people live in your home



## Water Sure

For 2025-26 If you qualify, your annual water bill won't be more than £639 a year – and if you use less water, you'll pay even less. Need to be on

- a water meter
- means tested benefits and have medical conditions **or**
- **3** or more children under **19** living at the property and you are getting child benefit for them



## Water Meter

- if you are on a fixed annual bill, it could be cheaper - but not always
- you can use the calculator on Consumer Council for Water website to check [www.ccw.org.uk/save-money-and-water/water-meter-calculator/](http://www.ccw.org.uk/save-money-and-water/water-meter-calculator/)



## Priority Services Register

- extra help is available for people who may need more support because of their age, health, or other reasons
- there is a special phone number for extra support
- you will get bottled water if water is switched off or goes off

# Some of our services



**Adviceline – 080 00 28 31 46**

Calls are free and you don't need credit on your mobile to call



**Request a call**

Fill out the online form and we will phone you back – click on the link to fill out the online form

[www.camdencabservice.org.uk/get-advice/request-a-callback/](http://www.camdencabservice.org.uk/get-advice/request-a-callback/)



**Universal Credit Help to Claim Service - 080 01 44 84 44**

Check if Universal Credit is the right benefit for you and support to make a new claim



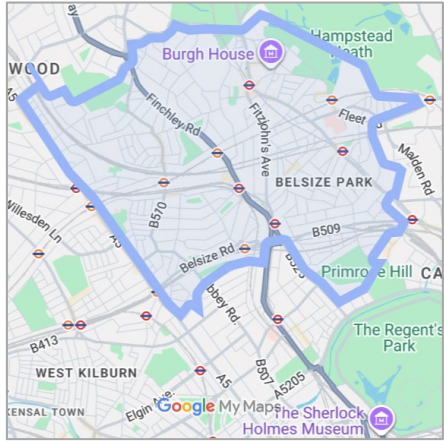
# Some of our services

Our main adviceline can get very busy, so if you live in one of the areas covered by our other projects, it might be quicker to try those numbers first.

## Advice North Camden – **077 69 22 55 80**

A general advice service funded by Hampstead Wells and Campden Trust to support people living in their area of benefit - you can email them at

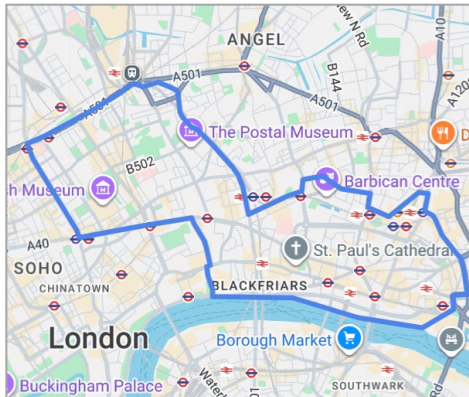
[AdviceNorthCamden@camdencabservice.org.uk](mailto:AdviceNorthCamden@camdencabservice.org.uk)



## Debt Advice North Camden- **074 64 29 58 49** (currently on hold for recruitment)

A debt advice service for people living in Hampstead Wells and Campden Trust area of benefit – you can email them at

[debtnc@camdencabservice.org.uk](mailto:debtnc@camdencabservice.org.uk)



## St Andrew Holborn – **078 27 04 95 73**

A general advice service for people living in St Andrew Holborn charity area of benefit – you can email them at

[St.Andrew@camdencabservice.org.uk](mailto:St.Andrew@camdencabservice.org.uk)