

Making your money count

West Yorkshire
Health and Care Partnership
Staff Mental Health and Wellbeing Hub



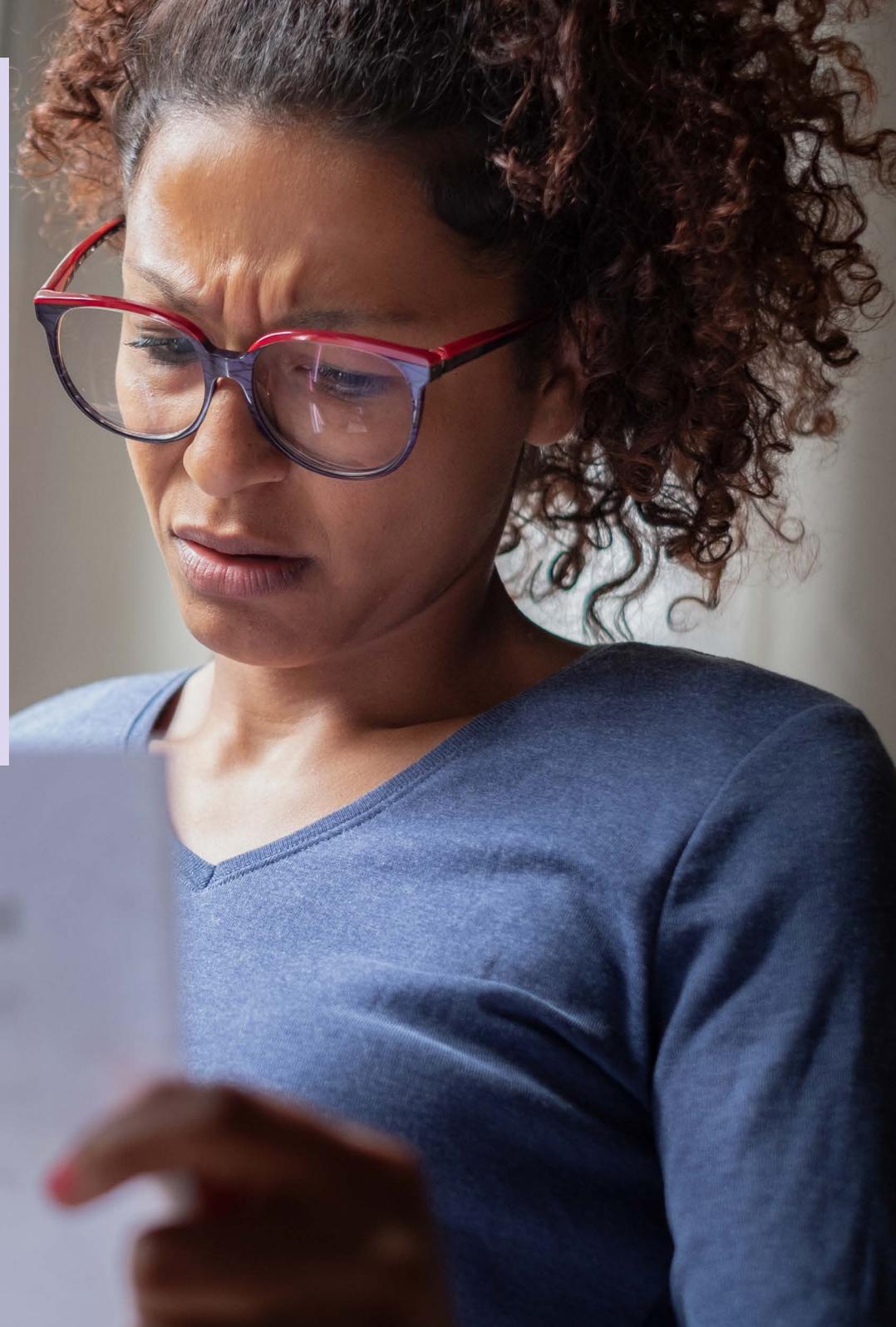
Introduction

In today's world, it's not uncommon for many of us to face financial worries at various stages of our lives - whether that's saving for a new home, preparing for retirement, or simply trying to make ends meet, at some point we could all do with a little help and advice.

With that in mind we hope you find this booklet useful. It's full of useful hints and tips on how to save money around the home, where to do your weekly shop for the lowest price - there's even a 'couch to financial fitness' programme because just as we can do something to improve our mental and physical wellbeing, there are things we can do to improve our financial wellbeing. So, we can all pay the bills today, deal with the unexpected and look forward to a healthy financial future.

Throughout this document you will see the use of QR codes - to access any of this information simply open the camera app on your phone, placing the QR code in frame - a URL or notification should then appear depending on your device.

Alternatively, if you are viewing this document on screen you can access the information by clicking on the links.



SAVE

In your living room

As the energy crisis continues and we all face a rise in our bills it makes perfect sense to consider how we can potentially reduce the impact on our household budget.

Over the next few pages, we look at some simple hints and tips we can apply around the home that not only reduce our carbon footprint but can potentially reduce our bills too.

Some of us however may already be proactive around the home so following this section you will find information relating to further support, information and help with coping the rising cost.

Draw your curtains at dusk to stop draughts and heat loss.

Look at turning the brightness down on your TV - the brighter the setting the more energy is being used.

Turning off electrical appliances like a TV, phone and chargers at the wall will save you money.

Fit radiator foil behind radiators on external walls to direct heat into the room and move furniture away from radiators and heaters.

If you have an open fireplace that's out of use, try a chimney balloon to prevent loss of warm air. You can purchase these from your local builders merchants.

Keeping your home warm is important for your health. To avoid potential health problems, keep the room you spend most time in between 18°C and 21°C (64°F and 70°F). The best temperature for other rooms is 18°C (64°F).

Use energy efficient light bulbs to save money.



In your kitchen

Make sure your washing machine has a full load and you will save up to 8 litres a day of water.

Boiling water for pasta or vegetables in the kettle, takes less time and uses less energy. Remember only boil the amount of water you need.

Gas hobs are more energy efficient than electric, but slow cookers and microwaves are by far the most efficient.

When washing food use a bowl and save up to 7 litres a day.

Regularly defrost your freezer, to make sure it's operating at full efficiency.

Wait to switch on your dishwasher until you have a full load, and save up to 2 litres a day.

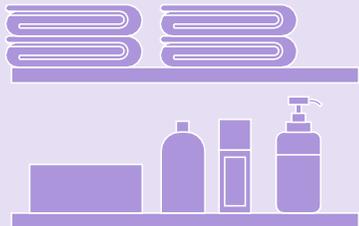


Potential savings in your kitchen
£32.32
per year

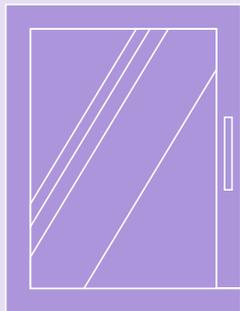
SAVE

In your bathroom

Repair a dripping tap, and save up to 9 litres a day.



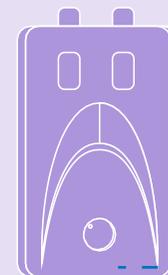
Turn off the tap when brushing your teeth and save up to 32 litres a day.



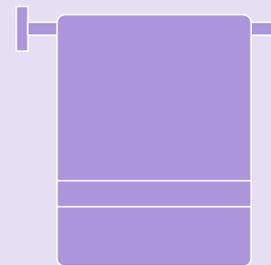
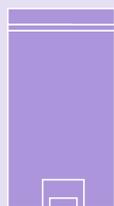
Take a shorter shower, and save up to 18 litres a day.

Potential savings in your bathroom
£65.56
per year

Be conscious of when you're switching your immersion heater on and off. Make sure it is not on 24 hours a day.



Fill a basin when washing your face or shaving, rather than letting the tap run and save up to 12 litres a day.



SAVE

Outside the home

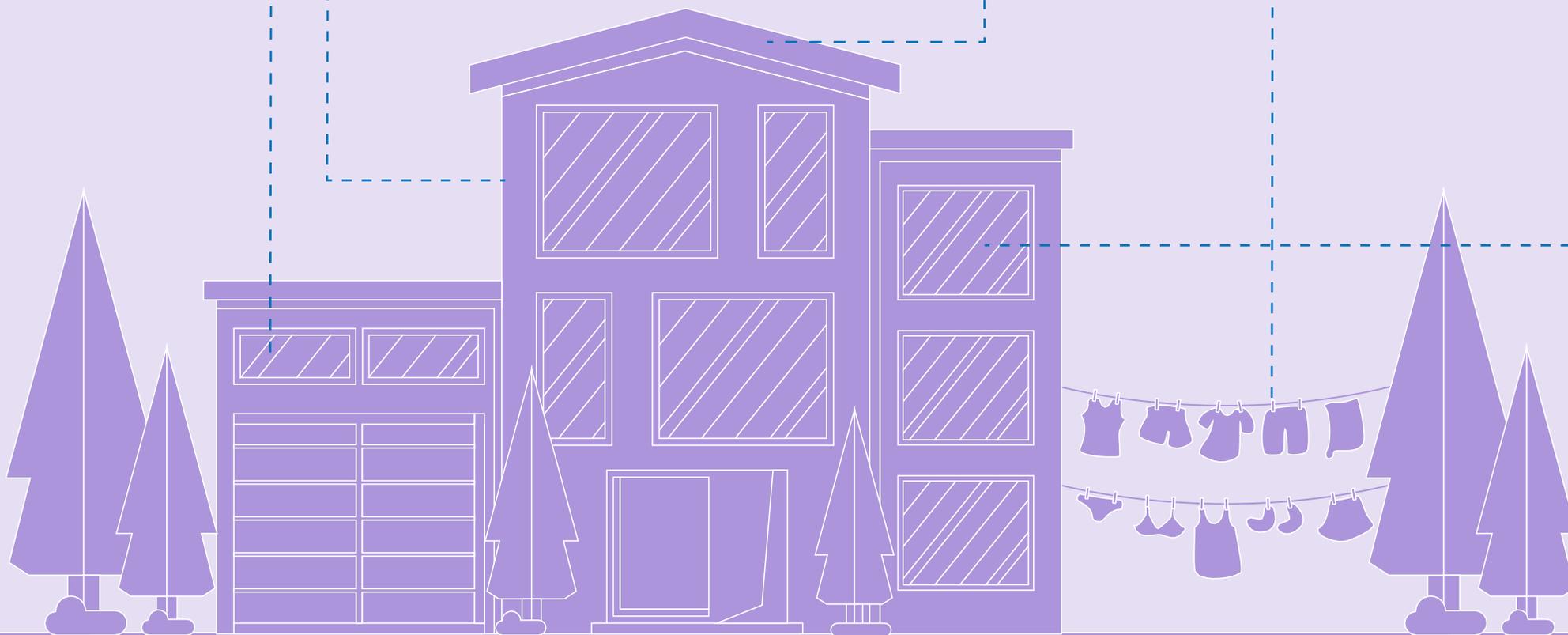
Installing double glazed windows, if not already fitted, could save from **£50 to £130** per year.

Most heat is lost through walls - installing cavity wall insulation could save you up to **£245** per year.

Loft insulation can save you up to **£250** per year.

Dry clothes outside when you can.

Stop draughts by using sealants, brushes and rubber strips around doors and windows. This could save around **£20** per year.



General energy information, help and support



Simple ways to save water at home



Find out if you are eligible for any funded home upgrades to save energy here



What to do if you're worried about your energy bills rising



Better Homes Yorkshire

Grants and benefits to help you pay for your energy bills



Energy efficiency and affordability support for you and your family



Energy myth busting - Spend less on gas and electricity



Reduce your carbon footprint and save money on your energy bills



Household bills including broadband

BROADBAND

How to find cheap broadband deals



Haggling tips for existing customers

Top tips for slashing your internet and line rental bills



CARS

Car Insurance
Grab 100+ insurance quotes & cashback



Compare Running Costs Calculator



GAS AND ELECTRIC

How to switch gas and energy supplier



Best Energy Deals
Money Savings Expert including videos on the current crisis



Compare fuel prices in your area with this app



WATER

How to save money on your water bills



Can switching to a water meter save you money?
Water Meter Calculator



Food and supermarket shopping

We've all seen the adverts about how much can be saved by simply switching supermarkets - but with so many different offers on products which are constantly changing - how do we know if it's actually cheaper? Do we write a list before we go and how many of us go shopping when we're hungry?

All of these things may seem trivial but over the year they all contribute to us paying more for our shopping than was necessary. And just as energy prices are rising so to is the cost of our weekly shop - so why not try Martin Lewis' challenge of saving a thousand pounds on your annual supermarket shop or see if you can get the same elsewhere using the supermarket comparison app.



General shopping

More and more of us are now using the internet to shop than ever before. Largely due to the pandemic but also because of the convenience - we can shop at a time that suits us. There's also the offers and lure of the discount code but did you know the internet has loads of free things too. So, whether you're looking to decorate or like me your children only have a growing

spurt a week after you've bought their uniform - take a look at the websites below and see what you can save today. But before you get the bargain of a lifetime or even make few pounds selling your old stuff, have a look at the videos and information below to ensure your experience is a safe and secure one.

Shopping online securely:

NCSC advice - shopping online securely



Shopping and paying safely online



NCSC advice - shopping online securely



Sell your old stuff online



Money Helper



LEEDS SCHOOL UNIFORM EXCHANGE

Leeds School Uniform Exchange



UNIFORM EXCHANGE

Calderdale School Uniform Exchange



Kirklees School Uniform Exchange



Freebies and free stuff on the internet:

www.gumtree.com



www.uk.freecycle.org



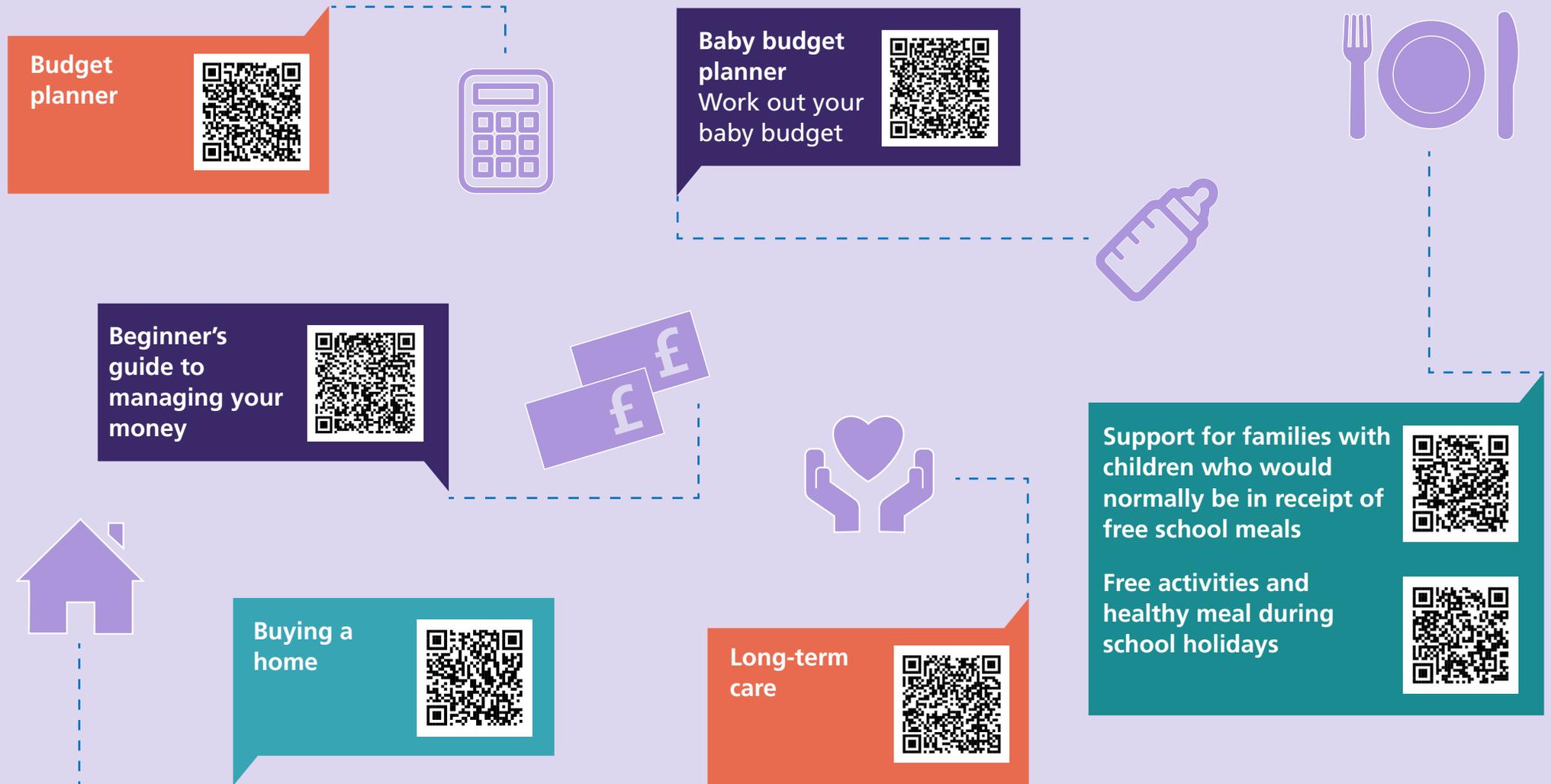
www.ilovefreegle.org



You and your family

As we reach different milestones in life our aspirations change - what we aspired to in our twenties might not be the same as in our forties and whether we like it or not - money is often intrinsically linked to all our needs and desires.

So, whether you're planning to buy your first home, caring for someone or dealing with the sad loss of a loved one. We hope you find the links and tools below helpful in dealing with life's little up and downs.



You and your family

FREE DEBT ADVICE

Stepchange
www.stepchange.org



Money Information
Centre (MIC)
Help with managing
your money



Save via your
salary with
Credit Union



Did you know you could
claim tax-relief if you
work from home or wear
a uniform?



Working from home
Uniforms, work clothing
and tools



MoneyHelper's
Couch to
Financial Fitness



Leeds
Credit Union



Money
Helper

Help with your savings
Get help with savings if
you're on a low income



Five major events set to
impact your personal
finances in 2022 - and
what to do about them



Do a money makeover



Stepchange
Debt Charity

Debt Test



Death and
bereavement



Having a conversation about money

We talk to our friends and family about a lot of things but how many of us talk about money?

At what stage do we start informing our children that chocolates aren't free and helicopters cost more than £2. Below you will find some useful hints and tips to start these and other conversations because even with friends and family - talking about money can sometimes be difficult.

Talking to your partner about money



How to teach kids about money



Talking with friends about money



How to talk to grown-up children about money



How to teach teenagers about money



With special thanks to



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