

Cost of Living Support Pack



**Tools and tips to
make your money
go further**

We're here to help, whether you're in crisis, need to earn, claim or just want to get the most from your money.

#WeCanHelp

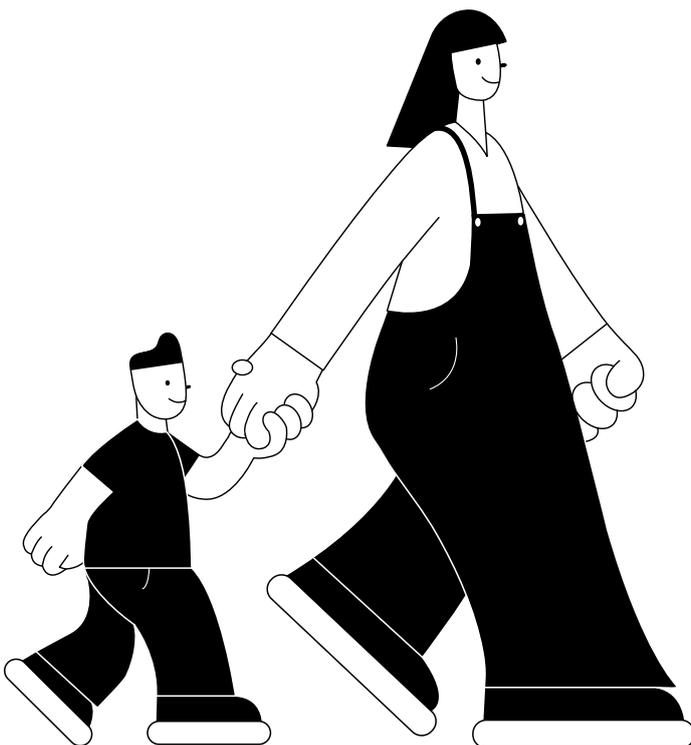
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About this guide

This guide has been put together by Southway's Advice Team, who are here to offer free support and advice to tenants. They can help you find out more about benefits you might be entitled to, how to save money on your energy bills, support with food and so much more.



£2m

The unclaimed benefits
our tenants gained last
year through the help of
our Advice Team

Welcome to your Cost of Living Support Pack

We've designed this book to help you:

- Find new ways to make your money go further and give you more control of your financial situation
- Learn what resources are available to you, from Southway and other useful support services
- Get dedicated one-to-one support, if you need more in-depth help from us

£2,649
Average credit
card debt per
household

£59,552
Average total
debt per UK
household

**26 years &
7 months**
Time it takes to pay off
average credit card debt if
you only make the
minimum monthly
payment

Contacting us



To find out more about information and advice in this guide, contact us in the following ways:

Email

connect@southwayhousing.co.uk
or send a message via our website or social media pages.

Call

0161 448 4200

Keeping up to date



Welfare benefits, services, events and opportunities are changing all the time.

You'll find the most up-to-date information on our website:

www.southwayhousing.co.uk.

If you contact us online, we can quickly put you in touch with the right people.

Welfare Benefits

Knowing your benefits rights and how to claim will help you get all the help you're entitled to. The benefits system may be complex, but it doesn't have to be confusing.

You may be eligible for benefits if you:

- Have a low income
- Have children
- Are sick or disabled
- Are a full-time carer
- Have been bereaved

Your age, income and where you live are also affecting factors.

How do I find out what benefits I'm entitled to?

You can use the benefit calculator on www.gov.uk, or agencies such as Citizens Advice, or you can contact the Advice Team at Southway to request a benefits calculation.

We can help with claims for Personal Independence Payment, Employment Support Allowance and any issues around benefits.

How do I claim?

If you're claiming benefits for the first time, it's a good idea to speak to us about your options.

We can help you with:

- Checking what you're entitled to
- Completing online forms
- Getting decisions changed, including supporting you with Mandatory Reconsiderations and appeals
- Home visits, if necessary

Contact us and ask to speak to the Advice Team. A Welfare Rights Advisor can provide any support you need.



Our Advice Team's welfare rights specialists are often successful at winning appeals

67%
of PIP tribunals were judged in the claimant's favour last year

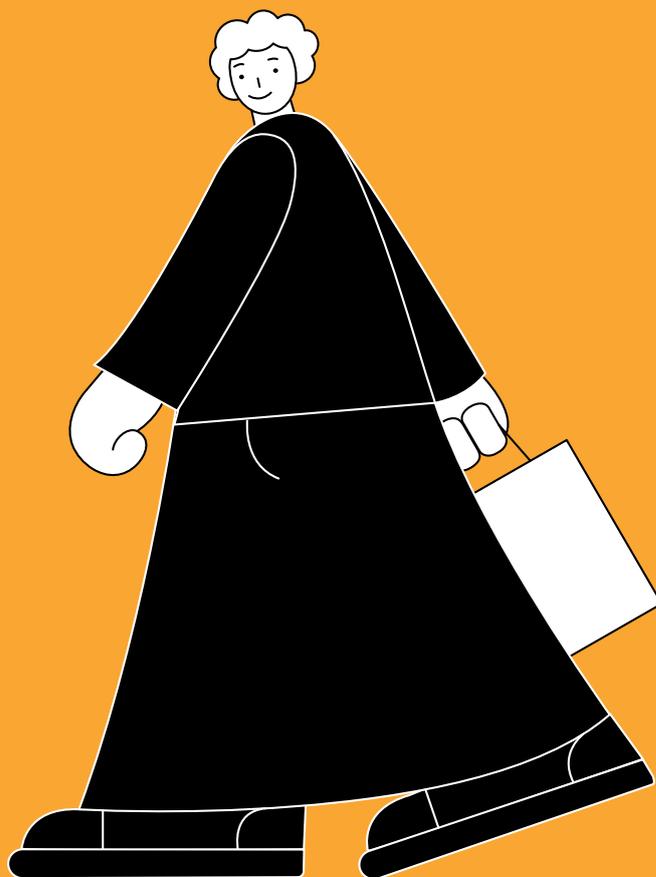
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**The Advice Team
were patient,
kind and helpful
with my concerns
about bills and
debts...**

...and calmed me down when I got upset, being considerate about my mental health. By the end of the call we were laughing. I'm now in control of my finances again, and out of the dark place I've been in for some time.

Annette, Southway tenant

"



Universal Credit

Universal Credit [UC] combines working age benefits and tax credits into a single monthly payment. Universal Credit will eventually replace all legacy benefits. If you're prepared, moving to Universal Credit can be a simple process, and at Southway we have a lot of support available to help you.

What is Universal Credit?

- Universal Credit is paid in one monthly lump sum.
- Unlike Housing Benefit, Universal Credit does not pay for your rent separately.
- Universal Credit is paid directly to you; you are responsible for paying your rent out of this money.

What is it replacing?

- Income-Based Job Seeker's Allowance [JSA]
- Income-Related Employment and Support Allowance [ESA]
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Universal Credit does not include help with your council tax. You must make a separate claim for Council Tax Support via Manchester City Council.

Should I make a claim?

You won't need to claim until you are told to. However, it's good to be prepared. To ensure you're ready to claim when you need to, make sure you have:



Access to the internet, an email address and mobile phone



A bank account



Proof of ID and National Insurance



Your tenancy agreement and proof of service charges



Proof of address and who lives with you



Details of your income, savings and/or other benefits

If you need assistance, Southway can help with any of these steps.

I've been told to claim; where do I start?

The Department of Work and Pensions personal planner is available on our website www.southwayhousing.co.uk/uc
Or see the Government's own website www.understandinguniversalcredit.gov.uk which will always have the latest information.

We're here to help

We can help make your claim as stress-free as possible by explaining how Universal Credit works and what additional support there is. For help with:

-  Getting your claim right to prevent delays
-  Managing until your first payment
-  Managing in a crisis

Email connect@southwayhousing.co.uk or call **0161 448 4200** and ask to speak to the Advice Team or the Income Team if you're applying for help with your rent.

There's lots of information in this booklet to help with the transition to Universal Credit. See in particular: Banking, Budgeting, Being Online, Food Support.

www.understandinguniversalcredit.gov.uk



Borrowing

If you're considering borrowing, you should first decide if this is the only solution. Is it for something you need or just want? You should carefully consider whether you can afford to borrow the money and how much interest you'll pay.

If you're finding it difficult to get a loan, there are ways to borrow money that avoid high-interest lenders like Pay Day loans. **Remember, your circumstances may change and what was affordable can soon turn into unmanageable debt.**

Southway Solutions Loan

Since 2014, Southway has offered its Southway Solutions loan scheme, which allows tenants to borrow up to £300 quickly and easily. The scheme is run in partnership with South Manchester Credit Union, who also offer their own competitive loans.

To apply, please call our Customer Hub on 0161 448 4200 and they'll check your eligibility. You'll need to meet the following criteria:

- You're a Southway tenant and not subject to eviction proceedings
- You don't have rent arrears above £2,000
- You've had your annual gas safety check completed

If you're eligible, we'll notify the Credit Union who will process your application, issue the loan and deal with the repayments. Once the application is complete and the Credit Union have checked your ID, the money can be paid into your account within 24 hours.



Most borrowers choose to repay over 8 months [34 weeks], which works out at about £10 a week. The interest [APR] is 42.6% which, for £300 over 34 weeks, works out at £37.

Older people often have difficulty getting credit, especially if you're over 69 years old. However, Southway loans have no age limit.

"I need my car for work at the airport so, when it broke down and I couldn't afford the repairs, I was really stuck. A Southway Solutions loan allowed me to get it sorted quickly, getting me back in work and saving me a load in taxi fares."



- A Southway Solutions loan recipient in Withington

Furniture Loans

Southway has developed another loan scheme to help tenants purchase furniture, appliances and flooring. It's particularly useful for new tenants or anyone taking on their first tenancy who might be starting from scratch in furnishing their home.

The maximum amount you can borrow is £500. The scheme also hopes to encourage saving as, once the loan is repaid, Southway will return all the interest that's been charged to you and will credit it to your Credit Union savings account. If you continue to save regularly for the following 6 months, we'll add another £50 to your savings account.

You can apply by making an appointment with a member of the Advice Team, who will look at your financial position and check the amount you need is affordable. If it is, we'll then signpost you to the Credit Union who will process your application and issue the funds.

We also have a booklet on how to access affordable furniture, appliances and flooring locally, which also has plenty of creative ideas

Joining the Credit Union

As an ethical financial organisation with strong community roots, Southway has always been particularly supportive of the South Manchester Credit Union and the great services it offers. If you need to borrow money, we recommend using the Credit Union to do it safely.

If you're interested in joining we will pay £10 into your account to start off your savings, and we'll add another £5 for each friend or family member that you recommend. Please contact the Advice Team for more details.

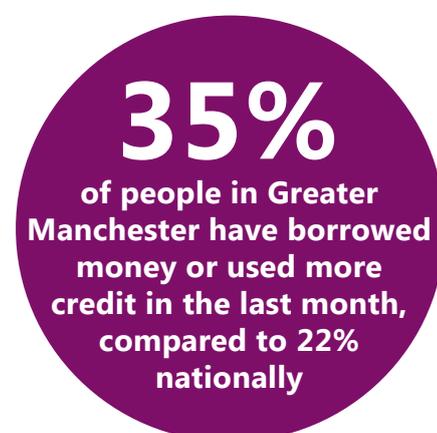
If you want to contact South Manchester Credit Union, you'll find their office at 187 Fog Lane, Burnage or you can call them on **0161 448 0200**.

They also have a NIVO app, where members can access their accounts, and you'll find lots more information and financial advice on their website **smcreditunion.co.uk**

Other ways to borrow

The Department for Work and Pensions has an interest-free budgeting loan to cover furniture, clothing and other expenses to help you get started in your home. You can apply for a budgeting loan if you currently receive benefits and have done so for at least 26 continuous weeks.

You can apply online but remember, the loan will be recovered from your future benefits payments. To receive this, you must be in receipt of a qualifying benefit, such as Income Support, Income based Job Seekers Allowance, Income based ESA or Pension Credit. The maximum amount you can receive is: £348 if you're single, £464 if you're a couple or £812 if you're a couple with children in receipt of Child Benefit.



Paying Rent & Rent Arrears



Your rent should be the first thing you pay out of your monthly income. We will support tenants through difficult times. If you're going through financial difficulty, don't struggle alone - contact your Income Officer, who will be able to give you advice on setting up affordable arrears repayment plans and rent direct payments, if you're on benefits.

11 Ways to Pay Your Rent

Direct Debit



This is the recommended method; it's automatic, free, convenient, and safe. Call us or go to www.southwayhousing.co.uk/payingrent to set up your direct debit.

Standing Order



Like a Direct Debit, the money goes in straight away, so there's no danger of forgetting. Set it up via online banking or at www.southwayhousing.co.uk/payingrent

Online



Use your bank, debit or credit card to pay online through secure allpay Internet Payments. All you need is your 19-digit payment number [which can be found on your rent card and rent statement]. You can make payment via our website: www.southwayhousing.co.uk.

Allpay app



Download the allpay app from the iPhone App Store or Google Play for Android devices. This way you can pay online on the go, via a smartphone or tablet.

Text Message



Visit allpay and register your credit or debit card. When you're set up, you pay by texting 'pay' to 81025, along with the text code you receive, password, and payment amount.

Phone Call



Call the Customer Hub and select the 'Rent' option, then press 1 to make a payment. This is a cheaper option than calling allpay direct.

Post Office



It's free to pay by cash, cheque or debit or credit card at any Post Office using your rent card. Find your nearest Post Office at www.postoffice.co.uk.

Pay Point or Pay Zone



PayPoint

Use your rent card plus cash or your debit or credit card to pay anywhere displaying the Pay Point or Payzone logo.

Visit www.paypoint.co.uk or www.payzone.co.uk for more information.

By Post



Send us a cheque made out to Southway Housing Trust with your name, address and tenancy reference number on the back. Don't send cash through the post!

Housing Benefit



If you claim Housing Benefit to pay your rent, you can choose to have it paid direct to us. However, if your Housing Benefit doesn't cover all your rent, you'll need to pay the rest another way.

Universal Credit [Housing Element]



If you claim Universal Credit, and you're struggling to pay your rent, speak to us. We may be able to apply for the housing element to come to us directly [this is called an APA]. If it doesn't cover all of your rent, you will need to pay the rest another way.

Having trouble paying your rent?

Please contact us straight away, no matter how serious things seem. Your Income Officer can work with you to manage your arrears and set up affordable payment arrangements.

Have Rent Arrears?

Did you know you can avoid court action and additional costs by arranging to pay as little as **£3.70 a week***?

By sticking to the arrangement, you will avoid the risk of losing your home.

*Depending on your household income. This figure is set by the courts for those on Benefits, we may recommend you pay more to manage your arrears. However, we're committed to reaching an affordable repayment agreement with you and will never ask you to pay more than you can afford [based on your financial statement].

Need more information?

For more information on how to pay your rent, visit the Rent and Money section of our website.

Bank Accounts

A bank account is essential today. If you work, you need a bank account for wages to be paid into and you need one to receive your benefits or pension via an electronic payment. If you have concerns about bank charges, there are many bank accounts that are free and that don't allow you to go overdrawn.

Types of accounts

Basic accounts are usually free; you tend to receive a debit card that allows you to pay for goods and services in shops, over the phone and online. The card can also be used to withdraw money from ATMs and get cashback. There is no chequebook or overdraft facility.

Current accounts are the same as basic accounts, but include a chequebook and an authorised overdraft facility, which will be charged for. If you don't keep track of your account and go into your overdraft without authorisation, the costs can be very high.

Savings accounts are good for saving money for things like holidays or Christmas, and usually earn some interest.

How do I open an account?

Most new accounts are now applied for online, with ID submitted photographically. Banks are very strict on what documents they accept, so getting this right is important. You need a document to prove who you are and another one as proof of address.

There are plenty of straightforward guides that can help you with opening a bank account. We recommend the Money Advice Service's instructional video, available at:

www.youtube.com/watch?v=XZoc2Cv3BAE

You'll need...

Documents to prove who you are include:

- Current passport [can be used to prove identity and address]
- Full photo driving licence [in date]
- Latest benefit award letter showing what benefit you're getting and how much you receive
- Disabled blue badge [with photo]
- HMRC tax notification [within 12 months]

Documents to prove your address include:

- Documents to prove your address include:
- Recent utility bill [usually less than 3 months old]
- Council Tax bill [current year]
- Water bill [current year]
- Tenancy Agreement [original document]
- Bank, credit card or Credit Union statement [dated within 3 months]

Using your bank account to pay rent and bills

Direct debits and standing orders can be useful in managing your money. Once your bills are paid, you know what you have left is yours to spend. We recommend paying your bills as soon as your money comes in. Be aware that the bank can charge if there are insufficient funds to cover payments.

Direct Debits

These come out of the account on the same day of each month. They're ideal for paying bills that you want to pay in full but you can't predict what the amount will be along with regular bills like rent and council tax where the amount is the same every month.



Standing Orders

This is also paid on the same day of each month, but you decide the fixed amount e.g. a £50 utility bill. This can make it easier to budget, but if your bill is higher than predicted you may need to pay more at the end of the year.

Keeping safe

Remember to check your bank statements regularly, to ensure that you've been charged correctly for goods and services, and that all outgoing payments are yours. It's also good to check that money entering your account, such as your wages, benefits or refunds, are the right amount and received on time.

We're here to help

With Post Office accounts ending, many will need support to get a new bank account. We can advise you on opening a bank account, including checking your documents and helping you to apply online. We can also help set up direct debits, standing orders and get your benefit payments transferred to a new account.

Please contact the Customer Hub so they can refer you to our Financial Inclusion Officer.



Budgeting

Budgeting is about taking control of your finances by making sure that you have enough money for your bills and knowing how much you have left to spend. We can all be guilty of not budgeting, particularly at expensive times of year like Christmas and birthdays. Spending more than your income can lead to debts, so having a budget will help you to deal with any shortfall before problems start.

Keeping a budget planner is an effective way of managing your money. Once you've created your plan, you can continue to use it every month, week or however you choose to budget.

There are some useful online budget planners from the Advice Service and Gov.uk.

We've provided a draft budget planner on the back of this booklet for you to write on to keep track of your money. Try it out for a month or two and see what you think.

Credit Union Savings Schemes

As well as affordable loan options, credit unions can help you budget for events and one-off spends; they also offer:

- Savings schemes
- Christmas Club

Contact your Credit Union or Southway to find out about the options and how to get started.

Money Course

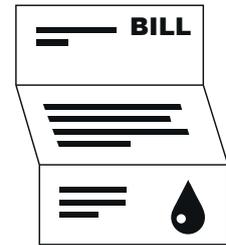
If you want to improve your money skills, try our free Money Course online at southwayhousing.co.uk/money-course

You can complete the course at your own pace in stages or book to join a group session.

We offer help with budgeting. If you think you need some guidance please contact the Hub.



Debt



The drawback to borrowing is the risk of getting into debt. We talk to people struggling with debt all the time, and our advice is not to ignore the problems - help is always available.

Beware loan sharks

Anyone who lends money without paperwork or a contract outlining what is owed, what will be paid in total, and what level of interest is being charged, is operating illegally.

Loan sharks often prey on the most vulnerable, who have nowhere else to turn; intimidation and even violence can be used to make sure people pay.

Report any such activity anonymously to the Illegal Money Lending Team on **0300 555 2222**.

Debt advice

From one-off advice to full casework, our specialist Debt Advisor can help you manage debts, confidentially.

- Rent arrears
- Council Tax
- Utilities
- Water rates
- Bank debts
- Catalogues
- Court fines
- Hire purchase
- Doorstep and payday lenders
- Credit cards

We can contact creditors and negotiate with those you owe - we know the law and the options available and are listened to by the credit industry.

We can also supply information about other agencies and provide template letters for you



Being Online



There are so many reasons why being online makes it easier to manage your money. It will help you to look for jobs, pay your rent, manage your benefits, use our online services and even proves useful for online shopping or using comparison sites to find good value deals. We understand that the online world can be daunting, but we provide support to make it easier.

Looking for Wi-Fi?

Cafes, shops, libraries and other public spaces often have free Wi-Fi. You can also access the internet at our head office or community centres.

We have a free digital self-service area in our reception at Southern Gate and our staff can assist you with using the computer, should you need it.

We have a dedicated Digital Inclusion Officer at Southway who offers lots of services to make sure you have computer skills and access to the internet:

Help with equipment

Laptop loans

We can lend you a laptop for free, for up to six months. Internet access is also provided in the form of a MiFi device, if you need it - contact us to apply.

Buying a computer

Southway tenants can get a discount when buying a computer at Computer Recyclers - just contact us to find out more.

Internet Savvy Courses

The course can help you with:

- Basic computer skills
- Getting an email address
- Advice on the best and cheapest equipment and internet deals
- Searching online for jobs
- Signing up to the Southway portal [so that you can book repairs and more online]
- Using the internet to save money

At the end of the course Southway will pay half the cost of a laptop, and can advise on the cheapest way to get online. For the next course dates, check our website or contact us.

Look out for courses across the local community centres - we usually share them on social media.



Bills & Other Costs

Over half of Greater Manchester residents find it difficult to afford their energy bills

Prices for bills like water, gas and electricity are rising and can account for a large portion of your household budget - but there are ways to minimise this expense.

Gas and Electricity Bills

Despite a UK-wide energy crisis, our Energy Buddies are on hand to provide all Southway tenants with free and impartial advice, and are here to support you if you're struggling with your gas and electricity supply.

The team can support you with any issues you may be having with your current supplier and check for any additional financial support that might be available to you. They'll also be able to see if you're eligible to be put on the Priority Services Register.

We'll also help to keep your home warm by providing energy-saving advice and installing micro-adaptations to your home, such as LED lightbulbs.

Warm Home Discount

Check gov.uk to see if you qualify for the £150 Warm Home Discount between October and March.

Winter Fuel Payments

This is an automatic payment of between £100 and £300 made each November or December to help towards energy bills. If you think you might qualify but you haven't received it then

visit www.gov.uk/winter-fuel-payment. The cut-off date is 31 March each year.

Energy Hardship Funds

Many of the big energy suppliers have their own charitable trusts and funds to support those struggling with fuel debt. To apply for support, you usually have to be an existing customer. Eligibility requirements vary. See below for some of the schemes available, or contact your supplier directly.

British Gas offer grants whether they supply you or not. Check to see whether you meet the criteria at www.britishgasenergytrust.org.uk

EDF Energy Customer Support Fund is for customers only. For eligibility criteria, visit: www.edfenergy.com/PSR

E.on Energy Fund is for their customers and also **Sainsbury's Energy** customers. For more information, please visit: www.eonnextenergyfund.com

Octopus Energy's Octo Assist Fund are there to support those struggling with their energy bills. Check to see if they could help you at: www.octopus.energy/blog/struggling-to-pay

Shell Energy have a Support Fund in place to help those customers struggling to pay their bills. To speak to an advisor and see if you would qualify, visit: www.shellenergy.co.uk/info/here-to-help

Water Bills

There are many schemes available to help with the cost of water bills and any arrears. Whether you can reduce your water bill will depend on how you pay your water bill and your income.

If you pay by water meter, you should:

- Check if your supplier has any special tariffs that you could qualify for, if you feel that you're a low water user
- Use all free water savings products available. Ask us for more information

If you pay water rates, you should:

Check if it would be cheaper to have a water meter fitted [but remember to speak to us first].

If you're in arrears with your water bill, you should:

- See if your supplier has a restart scheme or something similar.

WaterSure Scheme

If you, or someone in your household, receives certain benefits or tax credits, and you live in a property with a water meter, there are government regulations to protect you.

You qualify if:

- You have three or more children up to 19 years old in full time education who live with you, and for whom you claim Child Benefit, or
- Someone in your household has a medical condition which means they use a lot of water.

If this applies to you, you don't have to pay more than the domestic customer on a water meter, and could save money. Check this website for the average in your area:

www.ofwat.gov.uk

United Utilities

Back on Track

Depending on your individual circumstances, your water bill could be capped at a lower amount for the year. To be eligible for the scheme, you'll need to provide details about your household income so United Utilities can assess how much you can afford to pay.

Payment Matching

If you need debt support, United Utilities Payment Matching scheme means that for every £1 you pay, they'll match it with £1 too, with our contribution increasing to £2 if you continue to make payments until your debt is cleared.

Help to Pay

United Utilities' Help to Pay scheme provides a bill discount for low income pensioners receiving Pension Credit.

Trust Fund

Helps customers experiencing severe hardship, including bankruptcy.

For more information, visit **www.unitedutilities.com/help-and-support** or call **0800 072 6765**

Energy Saving Top Tips

energy buddies

Tips to save energy



Switch off lights and electrical appliances when not using them

Turning things off at the power point can save even more power than at the switch or remote control.



Switch to LED bulbs

Energy-efficient globes can save you 80% off lighting costs, and last longer.



Shut doors to areas you're not using

Also only cool or heat the rooms where you spend the most time.



Save energy in how you wash and dry clothes

Select the shortest appropriate washing cycle, or wash in cool water [which can save £90 per year]. Wait until your machine is full before washing. Hang clothes outside to dry if you can.



Save energy in the kitchen

Make sure the fridge door seal is tight and that no gaps let cold air escape. Thaw frozen food in the fridge to reduce cooking time. Use the microwave when you can, they use much less energy than an electric oven. Bulk cook more and have leftover meals. Keep leftover meals in the freezer.



Manage your heating

Every degree above 20 degrees can add 10% to your heating bill. In winter, heating can be over 30% of your bill, so only heat what and when you need.

Our Energy Buddies can help you to find ways of lowering your bills and apply for any of the above support. Contact us and ask for assistance.



Work & Training

Having a job helps improve our financial stability, opportunities, confidence, and overall health and wellbeing. We know that many people want to work, but may face barriers to finding a job, but there are lots of services available to help.

Finding work or training

Community Centres and Hubs

Southway supports local learning hubs and community centres staffed by friendly, experienced community workers, who are always happy to help. Our centres and hubs are:

BMCA [Barlow Moor] Merseybank Avenue, Chorlton, M21 7NT	T: 0161 446 4805
Old Moat Learning Hub, Old Moat Lane, Withington, M20 1DE	T: 0161 434 1555
Westcroft Community Centre, 24-26 Westcroft Road, Burnage, M20 6EF	T: 0161 448 8232
Burnage Library, Burnage Lane, Manchester, M19 1EW [Computer and Wi-Fi access only]	T: 0161 227 3774

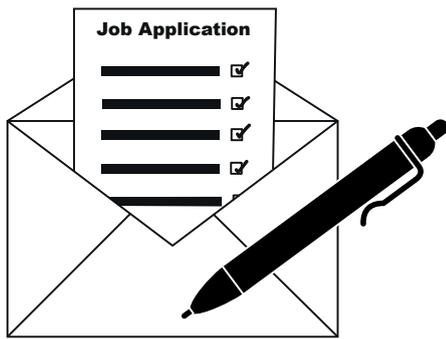
These centres run courses, clubs and events that can help you find employment, such as internet cafés, English language classes, plus Computers for Beginners, Childcare, and Health & Social Care courses. See our website for upcoming courses and events.

Jobs Club

Jobs Club can help you with creating or updating CVs, applying for jobs online, application forms, finding training & voluntary opportunities and interview skills in a relaxed and friendly setting.

Wednesdays: Barlow Moor Community Association: 1-4pm. [1-1 employment support is available Monday-Thursday, 9am-4pm]

Thursdays: Old Moat Sure Start Centre: 10am-3pm & Westcroft Community Centre: 12-3pm.

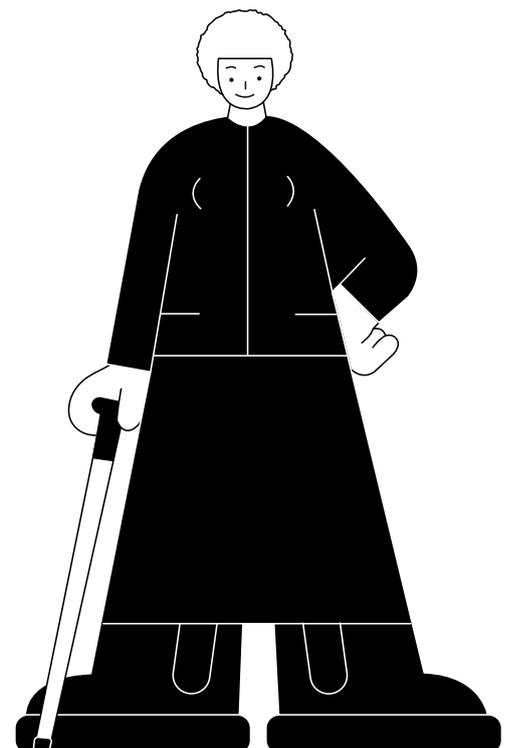


Employment Team

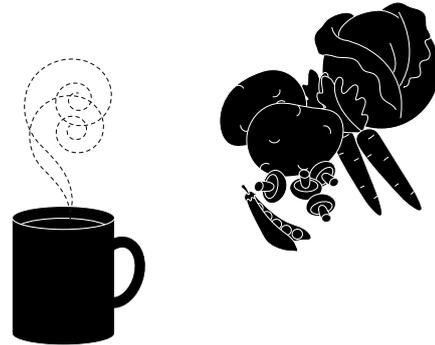
Our **Employment Team** provide a tailored support service to fit with your specific needs. If you're ready to start working, you can get help with:

- Information on local job opportunities
- Compiling or updating CVs
- Making job applications
- Making referrals to agencies that have job opportunities and links to local employers
- Interview coaching
- Referring you to agencies that offer training, one-to-one support, career advice and placements, as well as other services such as interview clothing
- Connecting you to volunteering opportunities
- Referring you to agencies who can support with a variety of barriers

Check the Employment and Careers areas of our website for up-to-date advice and opportunities.



Support with Food



Food poverty is something we are seeing lots more of, with more emergency food providers in Manchester than ever before. No one should have to go hungry so, if you're struggling to feed your family, please get in touch with us or another agency listed below for food support.

Food banks and food clubs

If you find that you or your family cannot afford to eat, perhaps because of a change in your circumstances, food banks and clubs can help. You can ask us about getting help from a local food bank, or ask to be referred by a doctor, health visitor, social worker, or advice agency.

Find out more

Find your local food bank on the food bank map on our website, or see the Trussell Trust website: www.trusselltrust.org/map or call them on **01722 580 180**.

Tips to trim your food bill

1. Check the unit price of products

Check labels - they will often display unit price in pence per 100g/100ml or kg/L.

Remember, sometimes bargains are really just clever packaging.

2. Buy what you need

It's often cheaper to buy fresh food loose, meaning you won't overspend or overbuy.

3. Try own brand alternatives

In blind taste tests, people usually can't tell the difference, or prefer own brand!

4. Beware: special offers aren't always best value

'Buy one, get one free' offers are tempting, but are usually still more expensive than own brands.

5. Check for short-dated steals

Look out for brightly labelled discount food, which is sold at a fraction of the full price.

6. Use everything you have before shopping for more

Note expiry dates and use the internet to search for recipes using things you already have in. You'll also be a more creative cook.

7. Buy food with longer dates

Check the products further back on shelves, and only buy what you can use before it expires.



Tips for avoiding food waste

Statistics show that about 20% of food we buy ends up being thrown away. If even half of this can be avoided, it equals the 10% we have seen in food price increases overall.

Below are some tips to reduce food waste and save energy costs.

- Batch cooking using a recipe that uses up what ingredients you have also reduces the cooking costs for each meal. You can then freeze ready-made dishes. Keeping the freezer full also reduces the running costs.
- Make shopping lists and stick to them. Most food waste is from buying extra items that we fancy but don't have specific plans to use.
- Plan weekly meals so each day makes the most of ingredients you have in. For example, a large roast chicken on Sunday can be used subsequently for chicken and mushroom pie and a curry [if necessary topped up with veggies]. Curries can be frozen for another time and are even better when reheated.

- Buying items in the reductions section of supermarkets can save you big amounts, but make sure you can use them quickly as they may be close to their use-by date and items like fruit can go off very quickly. Making a fruit salad with lemon and sugar can make good use of bruised or slightly imperfect fruit and will keep for a couple of days in the fridge. Fruit that needs using can also be made into delicious smoothies blended with banana.
- Sort through your fridge regularly to see what needs using up before it's too late. Things like stir fries and Spanish omelettes are really useful dishes for using up whatever you have left, even if it's only a small amount.

See overleaf for Southway's 'Quids In' Food Clubs

Quids In Food Clubs



We have five 'Quids In' Food Clubs for households who are struggling to feed their families. Quids In offers approximately £15 worth of food a week for a £3 weekly membership which is donated to FareShare. Unlike food banks, Quids In is an ongoing membership, offering fresh and chilled food, which can be hard to find and expensive to buy.

Who's eligible?

Any household in the club's postcode

- Priority is given to Southway tenants
- Claiming Housing Benefit, or Universal Credit or Pension Credit.

How do I join?

Please email quidsin@southwayhousing.co.uk or contact our Customer Hub on **0161 448 4200**. We'll need evidence that you claim Housing Benefit, Universal Credit or Pension Credit.

Where are the clubs?

Brookfield House

Nell Lane, Chorlton, M21 7UD [white building in Chorlton Park]

Thursday: 10.30am-1pm

Pop Up Shop on Merseybank Shopping Parade,

42 Merseybank Ave, Chorlton, M21 7NN.

Friday: 12pm-3pm

N-Gage Catalyst Youth Centre

Burnage Lane, Burnage, M19 1EN.

Wednesday: 9.30am-1pm

Westcroft Community Centre

Westcroft Road, Burnage, M20 6EF.

Wednesday - 10am-3pm

Old Moat Children's Centre

Old Moat Lane, Old Moat [Withington] M20 1DE.

Friday: 12.30pm-2.30pm

Members are asked to attend every week, to prevent food from being wasted.

You can also look out for other food support, like Breakfast Clubs, at the community centres.

”

**I don't know
how I managed
without it.
What I collect
now feeds my
family for over
half the week.**

Joining the food club has helped me and my partner to eat better and we are now more healthy and are putting on weight. I look forward to coming to the shop as everyone is so friendly and I don't feel judged.

Davina, Quids In member

”



Budget Planner

Income	Weekly	Monthly
Wages [yours]		
Wages [partner's]		
Child Benefit		
Universal Credit		
Tax Credits		
Pension		
Pension Credit		
Disability Benefits		
Employment & Support Allowance [ESA]		
Carer's Allowance		
Other e.g. Income Support		
TOTAL INCOME		

Expenses	Weekly	Monthly
Rent		
Council Tax		
Gas		
Electric		
Water		
TV Licence		
Contents insurance		
Food & Housekeeping		
Car Finance		

Expenses	Weekly	Monthly
Car Running Costs		
Public Transport		
Mobile Phones		
Landline/Broadband/TV package		
Clothing/School Uniform[s]		
Magistrates Court Fines		
Childcare Costs		
Prescriptions/Health Costs		
Other Hire Purchase Costs		
Other e.g. Birthdays		

Total Outgoings	Weekly	Monthly
Total Income		
Total Outgoings		
INCOME MINUS OUTGOINGS		

How to use the Budget Planner

1. Decide whether to use weekly or monthly figures. You may need a calculator for this!
To work out weekly figures for a month, multiply by 52 weeks and divide by twelve months.

For example £10 in the electric meter per week would be:
 $\text{£}10 \times 52 \text{ weeks} / 12 \text{ months} = \text{£}43.33 \text{ per month}$

To work out monthly figures for a week, multiply by 12 months and divide by 52 weeks

For example, a monthly top-up phone card of £20 would be:

$\text{£}20 \times 12 \text{ months} / 52 \text{ weeks} = \text{£}4.61 \text{ per week}$

Remember: a month doesn't equal 4 weeks!

2. Write in all your incoming and outgoing funds on a weekly or monthly basis. Checking your bank or post office statements, or shop receipts, may help.
3. Add up all your income in the total space and your outgoings in the bottom total space. Take your outgoings away from your income.

Remember to include everything you spend!

