



**SOUTH EAST WALES
AMAL BRANCH**

UNITY IS STRENGTH

COST OF LIVING INFORMATION BOOK

October 2022

FOREWORD

Over 115,000 postal workers employed by Royal Mail Group have been striking in a series of industrial action in pursuit of a Cost of Living No Strings Pay Deal and protection of our Terms & Conditions.

Strike action is not something that we take lightly and this is the first national strike action since 2009, and the first national strike over pay since 1971.

As we are getting into this Cost of Living Crisis, many members are feeling the financial pressure - inflation is at a record high, food, fuel and household bills are all going up. Even though you have all shown great determination to turn up on the picket lines and support your fellow friends and colleagues, many are looking for help.

This booklet cannot solve everyone's financial problems, but there is a collection of information and details of organisations that might be able to help. If anyone can offer any information, please chip in. More information, the better!

Never feel ashamed, scared or nervous to ask for help!

STAY STRONG AND WE WILL WIN THIS DISPUTE!

#STANDBYYOURPOST

ENERGY AND HOUSEHOLD BILLS

Energy Saving Trust

Energy Saving Trust is an independent organisation working to address the climate emergency. They are a respected and trusted voice on energy efficiency and work to empower householders to make better energy choices. For more information, please visit:

www.energysavingtrust.org.uk

Heat the Human, not the Home

There are ways of keeping yourself warm, without having to go straight to turning the heating on. From hot water bottles to electric blankets to USB hand warmers - there are methods out there to keep yourself warm without turning up the thermostat.

For more information, please visit:

www.moneysavingexpert.com/utilities/heat-the-human-not-the-home-save-energy

Dwr Cymru Welsh Water - Get Water Fit

Interested in water efficiency products and information? Sign up to Get Water Fit, claim your water-saving devices and start saving.

For more information, please visit:

www.dwrcymru.com/en/help-advice/get-water-fit

Winter Fuel Support Scheme - Welsh Government

Funding has been made available as part of a package of support to help with living costs. Eligible households can claim a one-off £200 payment from their local council to support towards winter fuel bills.

For more information, please visit:

www.gov.wales/winter-fuel-support-scheme

British Gas Energy Trust

An independent charitable trust funded by British Gas to help families struggling with money and energy debt. Providing free support to make sure you're getting the support and benefits you're entitled to and running a direct access energy debt programme.

For more information, please visit:

www.britishgasenergytrust.org.uk

Council Tax Discounts, Exemptions and Reductions

You may be entitled to a Council Tax discount, exemption or reduction depending on your circumstances. There are a few different schemes available.

For more information, please visit:

www.rctcbc.gov.uk/EN/Resident/CouncilTax/CouncilTax.aspx

Broadband 'Social Tariffs'

If you are on certain benefits, you may be entitled to cheaper broadband. Many companies offer these social tariffs, but they are not well advertised.

For more information, please visit:

www.moneysavingexpert.com/compare-broadband-deals/broadband-social-tariffs

Railcards

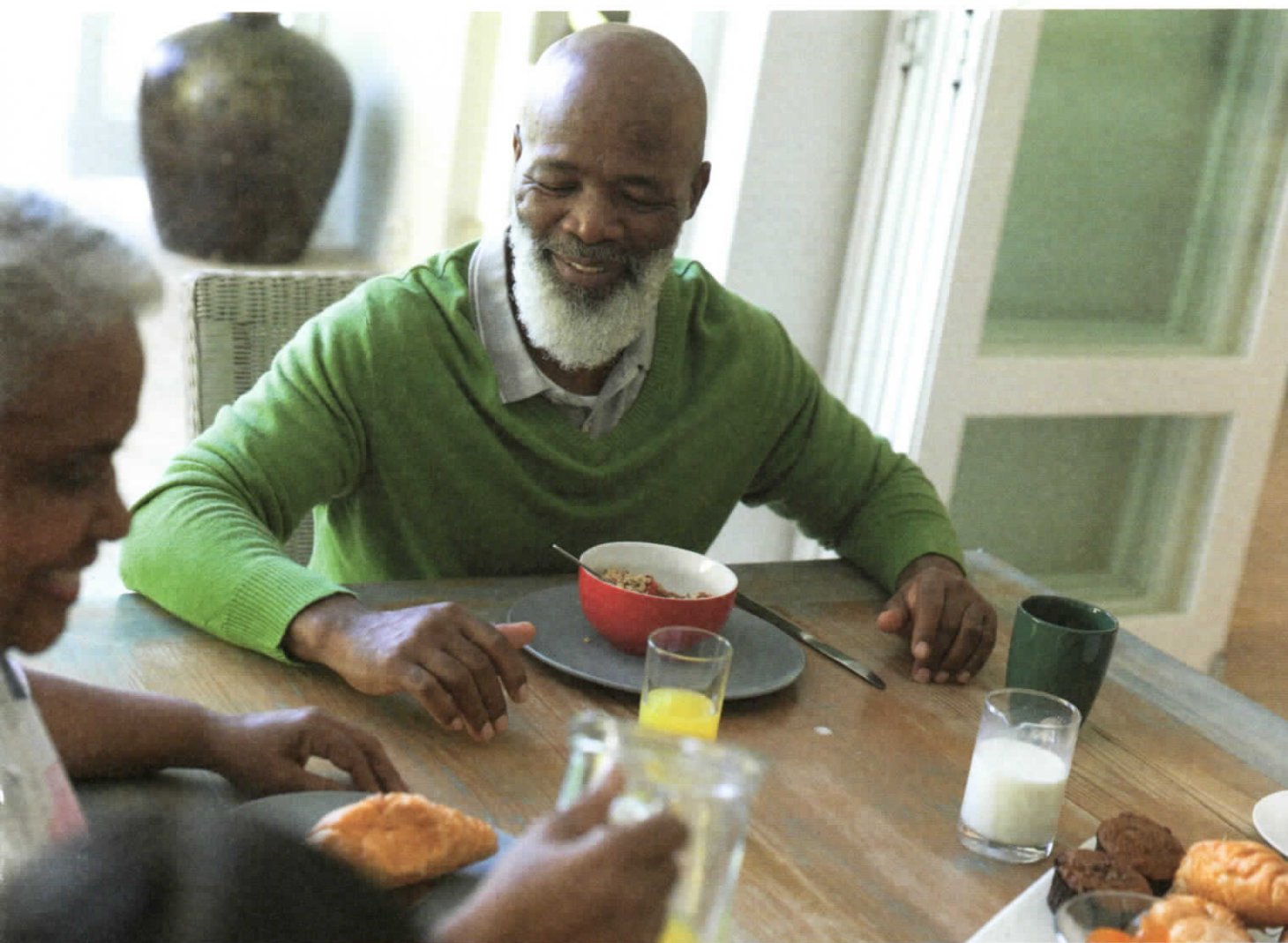
There are several different railcards available, they usually cut a third off your fare and most cost about £30 per year.

For more information, please visit:

www.railcard.co.uk

Smart meters for a smarter Britain

Why it's time to get yours



If you like to keep a close eye on your energy use, a smart meter could help.

Smart meters and the in-home display tell you how much energy you're using. That can help you decide when to turn the heating up, or turn the TV off stand-by.

They also provide information to make Great Britain's energy system smarter too.

Many people are getting smart meters installed in their homes. Here are some of the reasons people want them:

- to keep a closer eye on how much energy you're using, and how much you're spending
- to work out where you may be able to save energy
- to get bills based on how much energy you used — not an estimate
- to make Britain's energy system more flexible and efficient, based on how much energy the country needs and when it needs it





Smart meters record how much electricity or gas you use — just like your existing meters.

But with a smart meter, your gas and electricity readings are sent directly and securely to your energy supplier. This means no more digging around in a cupboard or getting on a ladder to read the meter.

You can also see how much energy you're using, on an in-home display. The in-home display is sometimes called an IHD. It comes with the smart meter.

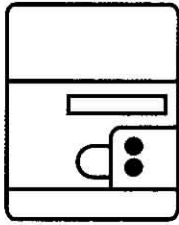
Smart meters can help you save energy, but it's not automatic. Many people find the in-home display useful. It allows you to have more information about your energy usage. This can help you work out how to save energy and money around the home.

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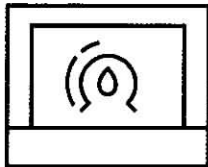
I now have peace of mind knowing that I am only paying for the energy I have used.”

Mr J, 82

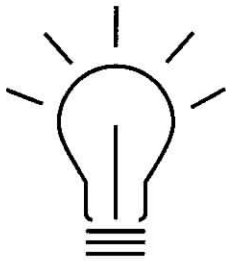
How does it all work?



1. The smart meter records your energy use, as you use it.



2. The IHD shows how much energy you're using, and what you've spent.



3. The smart meter automatically sends readings to your energy supplier.



4. You get a bill based on the amount of gas and electricity you used.

Smart meters aren't connected to the internet. The in-home display isn't connected to the internet, either. So you don't need to have internet access to get one.

Prepay smart meters

If you're on a prepay meter, you can get a smart meter. With a prepay smart meter, you can top up online or via a mobile phone as well as in a shop. You can see on your prepay smart meter in-home display when you need to top up.

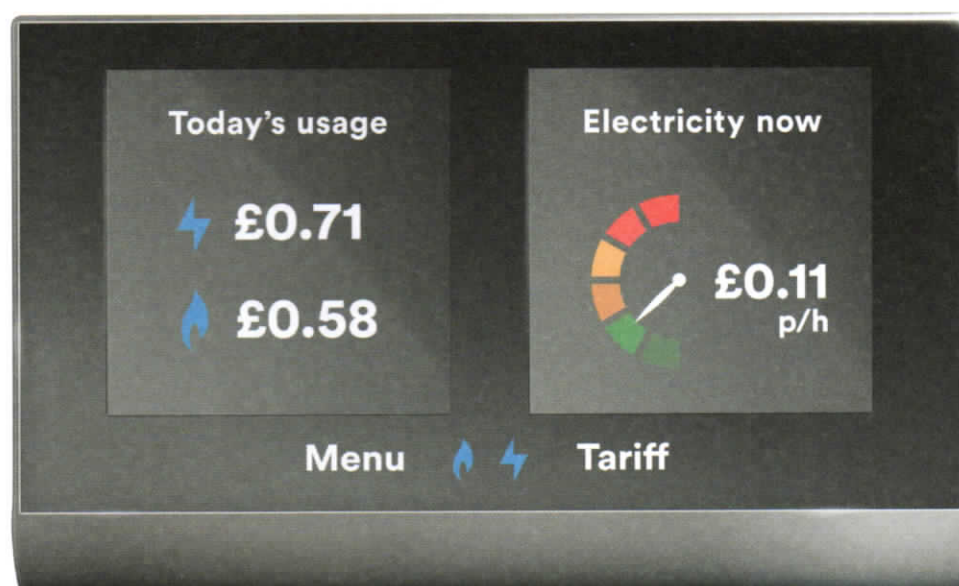
Seeing how much energy you've used

Your in-home display will show you how much energy you've used and how much it has cost.

See how much you've used today, this week or this month.

If you only have a smart meter for gas, the in-home display will only show you how much gas you use. If you only have a smart meter for electricity, the in-home display will only show you how much electricity you use.

Different in-home displays have other features too. The person installing your smart meter should show you how to use them.



This image shows how a typical in-home display looks.

Accessible in-home display (AIHD)

The accessible in-home display is sometimes called an AIHD. If you need an accessible in-home display, they're available from some suppliers.

An AIHD could be helpful if you are:

- blind or partially sighted
- have difficulties using your hands or wrists, or
- have difficulties with memory loss

They have larger buttons and can read information out loud. Ask your energy supplier about an accessible in-home display.

Getting your smart meter installed

Smart meters are installed by gas and electricity companies. They replace your old energy meters, and do it all safely and securely. There is no extra cost to you.

Here's how it works:

1. Contact your energy supplier to arrange a time and date for the smart meter to be installed.
2. The person installing your meter will turn up and show you their ID at the arranged time. If they don't show you ID, you can ask to see it.
3. They will disconnect the existing meter and replace it with a smart meter.
4. Once the smart meter is working, the person installing the meter will show you how to use the in-home display.

If your gas and electricity meters are being replaced at the same time, it will take around two hours. If it's just one meter, it could be quicker.

IMPORTANT

- you will need to be at home when the smart meters are installed
- your energy supply will be turned off for a short time while the smart meter is being installed. If you need energy to help you with a health condition, please let your energy supplier know when you arrange the appointment

Some homes can't get a smart meter yet but will be able to get one before the end of the rollout. Your energy supplier can tell you if you can have one. They can also tell you how soon you can get one installed.



How smart meters make Britain's energy system smarter

As a nation, we are using more energy. We also want to make better use of green energy, like solar power and wind. That means we need a flexible energy system that provides more power, when people want it.

Smart meters help, because they provide information about how much energy people use at different times of day and of the year.

That information can help make better decisions about how energy is produced and stored.

How your information helps

The only people who can see your information are you and your energy supplier.

And the only information that gets sent to energy suppliers is how much energy you use and when you use it. They can't see how you're using that energy, or when the washing machine is on!

If you want a smart meter here's what to do next

Search 'get a smart meter' today. Or get in touch with your energy supplier and ask if you can get one.

You can find contact details on your bill. Or to find some supplier's free-phone and textphone numbers visit: smartenergyGB.org/supplier-free-phone-numbers

Be Smart About Energy

Citizens Advice Rhondda Cynon Taff has teamed up with Smart Energy GB to help people keep a closer eye on their energy use.

What's a smart meter?

Smart meters are the next kind of gas and electricity meter being introduced across Britain, to replace traditional meters. They measure how much gas and energy you're using and what it's costing you, which is displayed on an In-Home Display Unit. Some homes can't get a smart meter yet, but will be able to get one before the end of the rollout. Your energy supplier can tell you if you can have one and how soon you can get one installed.

How can a smart benefit me?

They can help with saving energy and budgeting

Smart meters can be used to help you save money and energy around the home. This is not automatic, you need to be proactive in reducing your energy costs. The In-home Display Unit can help you to keep track of how much energy you're using and you can take steps to reduce it.

Check out our energy saving tips guide for more information on how to reduce your energy costs.

They can be convenient and can help increase independence

Smart meters can be convenient and can increase independence because they automatically send meter readings to your supplier. This means you shouldn't need to dig around in a cupboard or climb a ladder to read the meter.

They're secure and allow suppliers to provide accurate bills

The information sent from a smart meter to a supplier is secure and is only seen by you and your supplier. This helps suppliers to see how much energy you use and when you use it, to enable them to bill you accurately for the energy you've used.

They help us be more socially responsible as a nation

As a nation, we are using more energy. We also want to make better use of green energy, like solar power and wind. That means we need a flexible energy system that provides more power, when people want it. Smart meters help, because they provide information about how much energy people use at different times of day and of the year. That information can help make better decisions about how energy is produced and stored.



*Picture of an In-Home Display Unit.

IMPROVING LIVES MAINTAINING TENANCIES



THE AFFORDABLE FLOORING PROJECT

BENEFITS OF CARPET TILES



Can help reduce energy bills for tenants



Affordable, accessible and durable flooring



Measurable social impact



Warm and comfortable flooring for tenants



Less transmission and more absorption of sound



Sound comfort and happier tenants

Our Greenstream affordable flooring project helps alleviate stretched household budgets and helps reduce the likelihood of rent arrears.



**HELP YOUR RESIDENTS SAVE
£'S PER YEAR
IN ENERGY BILLS**



info@gsflooring.org.uk

01443 683123



Unit 3 Rheola Industrial Estate,
Porth, Rhondda Cynon Taff
CF39 0AD



WARM WALES ENERGY SAVING TIPS



STEPS TO HELP YOU MANAGE YOUR ENERGY BILLS AND KEEP YOUR HOME WARM AND SAFE

Make Your Home Warmer:

- Clear furniture from in front of your radiators so heat can circulate more easily
- Close curtains and doors during cold weather to keep the heat in
- Reduce draughts around windows, doors, cat / dog flaps, loft doors with shop bought, or home-made draught excluders
- Avoid drying clothes directly on the radiator which can make them work harder to provide the same level of heating, use a clothes airer instead
- Bleed radiators, this removes air pockets to make them run more efficiently
- Have your boiler serviced every year to keep it in tip-top condition.

Support to Make Your Home Warmer, Safer and Healthier:

Our team of Community Workers is here to help with a range of advice and support including:

- Help for eligible households to apply for energy bill support and money maximisation schemes
- Access to a benefits check scheme and support to apply for benefits
- Energy advice, water tariff advice and home safety advice
- Support households gain access to basic needs and provide emergency support, such as emergency top-ups and food packs.

Contact nwsreferrals@warmwales.org.uk for further information or to refer yourself or someone you know

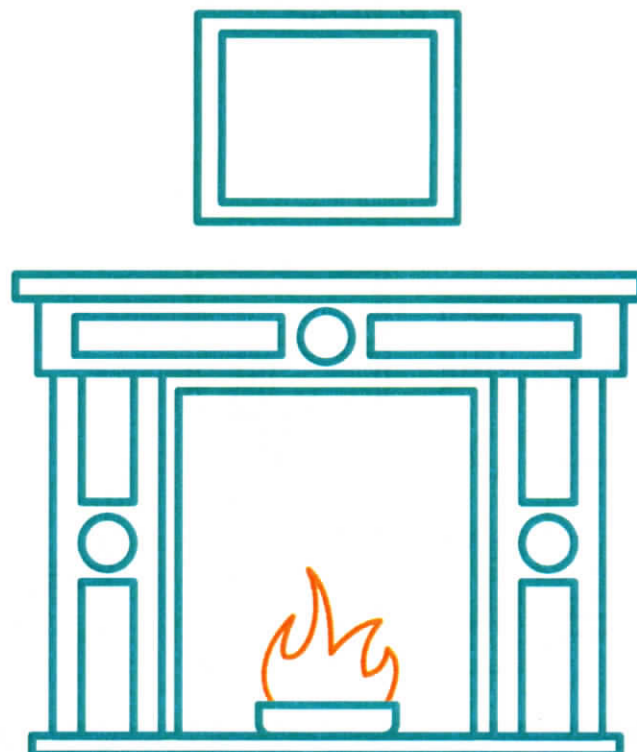
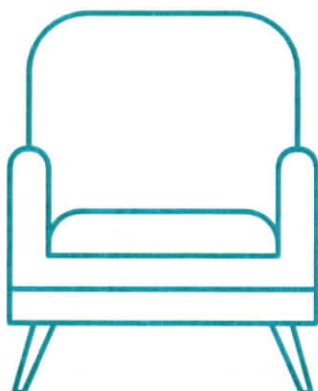
Saving Money on Your Energy Bills:

- Install a smart meter (free from your energy supplier). It will send meter readings to your supplier so your bills are accurate, and the in-home display will show you exactly how much energy you're using
- If you don't have a smart meter, provide regular meter readings to your supplier to avoid estimated bills that can be inaccurate
- Switch off or unplug any appliances when not in use - if they have a stand-by light, a display or are hot to the touch they'll be using energy just by being plugged in
- Wash full loads of laundry when possible; try 30 degree washes instead of 40 degree
- The average UK household puts the kettle on 1,500 times a year - only fill it with the amount of water you need
- Keeping appliances clean and well maintained helps them be efficient - empty vacuum cleaners, de-scale kettles, washing machines and dishwashers, empty lint drawers on tumble dryers, defrost freezers regularly and repair seals on fridges and freezers if they break
- Turn your thermostats down by 1 degree, or more - most people find between 18°C and 21°C comfortable
- Use the timer for your heating so you're only heating your home when you need to.

YOUR HOME ENERGY CHECKLIST



The information in this leaflet will help guide you through financial help available and practical steps you can take to help keep your home feeling warmer this winter.



Contents

In this leaflet you will find information on:

- Cost of Living Support Package
- Contacting your energy supplier
- Maximising your income
- Taking regular meter readings
- Power cuts and Priority Services Register
- Energy Efficiency
- Energy Discounts and payments
- What to do if your energy supplier goes out of business
- Staying Safe at home



Cost of Living Support Package

The Government has announced a series of one-off measures to help households with the high cost of energy this winter, as well as a windfall tax on oil and gas companies to raise £5bn. These are:

Targeted support

- Low-income Cost of Living Payment: People on lowest incomes/means-tested benefits – 8 million households – will receive a one-off 'cost of living payment' of £650, to be paid in July and autumn directly to bank accounts.
- Pensioner Cost of Living Payment: Pensioners who are in receipt of Winter Fuel Payment will receive a one-off pensioner cost of living payment of £300.
- Disability payment Disabled people in receipt of non-means-tested disability benefits will receive a one-off disability payment worth £150.

Universal support

- The previously announced £200 'heat now, pay later' rebate will be doubled to £400 and has been changed to a grant, which means it does not need to be paid back.

Other

- Household Support Fund, distributed through local authorities, will be extended by £500 million from October and there will be legislation to extend it to all devolved nations.
- Council Tax Rebate: The Government has introduced a £150 council tax energy rebate for householders in bands A to D in England, payments will be made between April 2022 – September 2022.

Contact your energy supplier to check that you are on the cheapest tariff or discuss energy debt

Your energy supplier is required to work with you to set up an affordable repayment plan and the sooner you contact them to let them know you're struggling, the quicker you can get help.

You may be able to access hardship funds to help with repaying your debt, so talk to your local advice agency or contact **Citizens Advice Consumer Helpline** on **0808 223 1133** (**Textphone users call 18001 0808 223 1133**) (call charges may apply). or visit your local Citizens Advice.

Maximise your income

Make sure you are claiming all the benefits you are entitled to. This could increase your income and make you eligible for other types of assistance. It is a common myth that you must be out of work to be eligible but there are lots of in work benefits too, so it is worth doing check online – it only takes around 10 minutes to check www.gov.uk/benefits-calculators.

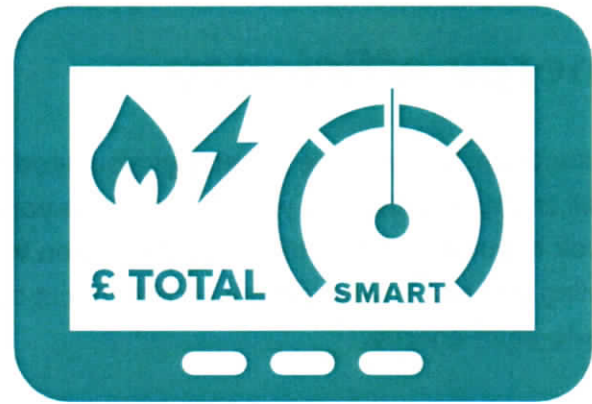
If you would like extra support with checking your entitlement or making a claim, contact your local Citizens Advice or call the **Citizens Advice Consumer Helpline on 0808 223 1133** (**Textphone users call 18001 0808 223 1133**) (call charges may apply).

You can also contact National Energy Action for a full benefit entitlement check via our **Warm and Safe Homes Advice Service – call 0800 304 7159**.



Take regular meter readings

Taking regular meter readings and submitting them to your energy supplier helps you to keep your bills accurate. If you receive a bill and it has an 'E' marked against the meter reading, then this means it is estimated by your supplier and you may not be paying the right amount for your energy. Estimated readings can lead to large, unexpected bills so regularly submit your accurate readings. You can also ask your supplier if you can have a smart meter installed which means that your supplier can take automatic readings and can provide a more accurate bill by having a smart meter fitted.



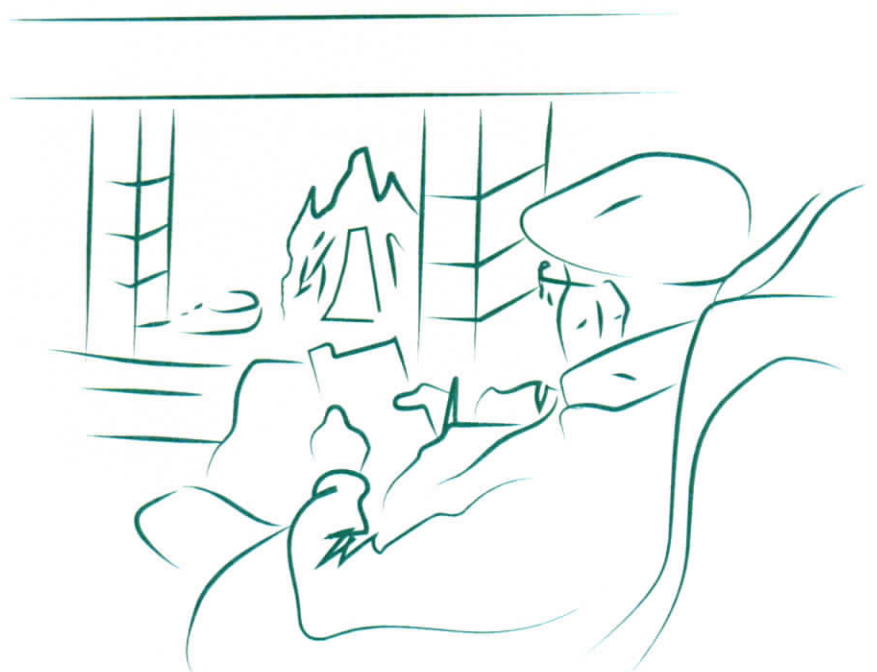
Power cuts and the Priority Services Register (PSR)

If you have a power cut call the **national power cut phone line on 105** for free.

It's really important that both your supplier and Distribution Network Operator (DNO) know if you are in a vulnerable situation so they can include you on their **priority services register**.

This includes people who are of pensionable age, have children under 5, a disability or long-term medical condition. Being on the register means that you will be prioritised in the event of a power cut and you will receive additional non-financial services such as password security or information in different formats.

All energy suppliers and network operators maintain their own registers but with your consent they can share information with each other, so you don't have to register separately for both. Details of your distribution network operator can be found on your energy bill.



Energy efficiency

It's important that you use the energy you need to keep warm, safe and healthy at home. Making small changes to the way you think and use your energy can often have a big impact on bills. Take a look at our leaflet '**Electricity Consumption in the Home**' to see how much appliances might be costing you and how you might be able to cut costs or visit energysavingtrust.org.uk/hub/quick-tips-to-save-energy/.

Making your home as energy efficient as possible is the best way to reduce your costs and keep your home feeling warmer. There are some low-cost actions you can take yourself such as:

- Draught-proofing can be a cheap way of making your home warmer, products are available at your local DIY store.
- Radiator reflectors behind your radiators can help keep more of the heat coming into the room.
- Use thermal underlay beneath carpets and close curtains at dusk to keep more heat in.



Loft and cavity wall insulation can also make a big difference to bills and comfort, as can replacing an old inefficient boiler. You may be eligible for free or discounted insulation or heating measures - contact your energy supplier and see if you qualify for the **Energy Company Obligation (ECO)** or your local council and ask about any schemes operating in your area. For more information on what grants might be available visit www.simpleenergyadvice.org.uk/grants.

If you rent your home, then by law landlords must ensure it is safe and habitable. If you are worried your privately rented accommodation is not safe or habitable, contact your local authority's Environmental Health team who can assess the property for health and safety hazards and require your landlord to make improvements out of their own funds.



Check if you can receive any energy discounts or payments

Warm Home Discount Scheme

The Warm Home Discount rebate is a payment of £150 off your electricity bill paid automatically to eligible customers.

The 2022/23 scheme is different to previous years as you will no longer need to apply but will receive an **automatic payment** if you meet the required criteria under one of the core groups:

- **Core Group 1:** Individuals of pensionable age and in receipt of pension credit
- **Core Group 2:** Individuals dependent on means-tested benefits **and** with high energy costs.
Eligible benefits are:

Income-related Employment and Support Allowance

Income-based Jobseeker's Allowance

Income Support

Housing Benefit

Universal Credit

Child Tax Credits

Working Tax Credits

Pension Credit Savings Credit (PSCS)



Winter Fuel Payment

If you were born on or before a specific date (this date changes each year and is currently 26 September 1955 and can be found on the Gov.uk website) you could get between £100 and £300 to help you pay your heating bills. This is known as a Winter Fuel Payment. It is paid automatically between November and December if you have claimed before or are in receipt of some other benefits. Others will need to apply for it. Call the Winter Fuel Payment Centre on 0800 7310160.

Cold Weather Payment

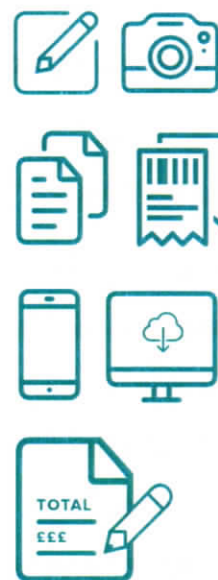
Some households could be eligible for a Cold Weather Payment of £25 per qualifying week. This is paid automatically to those on certain benefits when the average temperature in their area is recorded as, or forecast to be, zero degrees Celsius or below for seven consecutive days. You'll get £25 for each seven-day period of very cold weather between 1 November and 31 March.

What to do if your energy supplier goes out of business

If your energy supplier goes out of business, the regulator Ofgem will automatically move you to a new supplier within a few weeks. Don't try to make any changes to your energy supply until your account is moved to a new supplier. You might find it harder to get any money you're owed if you switch before this happens.

Wait for your new supplier to contact you and in the meantime:

- take regular meter readings and a photo of them if you can
- keep any old bills you have - these can help prove your payment history, credit balance or debt
- download any bills from your app if you have an online-only account
- make a note of your account balance - you'll find this on your most recent statement



Your new supplier will write to tell you when your new account has been set up. You should contact your new supplier if you don't hear from them within two weeks. Your new supplier will also put you on a new tariff so speak to them to make sure it's their cheapest deal. You can switch without paying an exit fee if you're not happy with your new supplier or tariff.

For more information visit: www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/check-whos-taken-over-your-energy-supply/.



Stay safe

Carbon monoxide is a deadly gas that cannot be seen, smelt, or tasted. The common signs of carbon monoxide are gas flames burning orange or yellow instead of the normal blue, soot stains on or above the appliance and/or coal or wood fires that burn slowly or go out. Carbon Monoxide can be produced by faulty fuel burning appliances.



Make sure that appliances such as fires, boilers and gas cookers are regularly serviced by a qualified engineer. For gas appliances, engineers must be Gas Safe registered and show proof of this. You can also install a Carbon Monoxide alarm. These can be bought from DIY stores and supermarkets; they cost around £15 and could save lives.

If you rent your home, by law landlords must carry out an annual safety check and provide you with a Gas Safety Certificate. If you are a homeowner and on certain benefits you may be eligible for a free annual gas safety check. Contact your gas supplier to check your eligibility. If you smell gas call the **24-hour Gas Emergency Hotline on 0800 111 999**.

For further information on carbon monoxide safety go to www.co-bealarmed.co.uk.



Further Information

NEA provides free leaflets to help you read your bills and meters, provide energy efficiency advice, use your central heating system, avoid damp and condensation and using the Economy 7 tariff in the best way.

These can be found on our website www.nea.org.uk under **Get Help**.

Our energy advice page www.nea.org.uk/energyhelp is regularly updated with the latest announcements.

Call Charges

Calling advice lines and other services may incur call charges. 0800 and 0808 numbers are free from landlines and mobiles.

Standard rates apply for 01, 02 and 03 numbers (typically 9p-13p per minute from landlines and 3p-55p from mobiles depending on your network), however they are usually included in free call packages.

See more information at www.gov.uk/call-charges.

Below you can find a list of the organisations mentioned throughout the leaflet and some other organisations that might be able to help you:

Consumer

Citizens Advice Consumer Service

Citizens Advice Consumer Advice Line:
0808 223 1133. You can call the Citizens Advice consumer line for help and support with debt, income maximisation or about your energy bills or visit their website at www.citizensadvice.org.uk

If you can't hear or speak on the phone, you can type what you want to say: **18001** then **0808 223 1133**.

Debt or money worries

If you are struggling with debt it can be difficult to know where to get help that you can trust.

The Money helper website, www.moneyhelper.org.uk has a list of free debt advice services that may be able to help including:

Stepchange Debt Charity
www.stepchange.org.uk **0800 138 1111**

PayPlan
www.payplan.com **0800 280 2816**

National Debtline
www.nationaldebtline.org **0808 808 4000**

Income maximisation

You can complete a quick benefits check at home using www.entitledto.co.uk or www.turn2us.org.uk

If you want some help with checking your entitlement or making a claim then contact your local **Citizens Advice** or phone **Adviceline** (England) on **0800 144 8848** / Advicelink (Wales) **0800 702 2020**

Emergency food and crisis support

Your local authority should be able to direct you to available crisis support.

To find your nearest food bank visit www.trusselltrust.org.uk/get-help/find-a-foodbank – you will usually need to obtain a food voucher from a local agency or alternatively contact the free helpline on **0808 208 2138** to speak with a trained Citizens Advice adviser.

If you have a smart phone, apps like **OLIO** and **TooGoodToGo** will let you know if there is food being sold at low cost near to you.

Energy efficiency

For guidance on available grants visit www.simpleenergyadvice.org.uk/grants or contact **0800 444 202** for help using the site.

Energy Saving Trust offer guidance on ways to save energy around the home. Visit their website www.energysavingtrust.org.uk

NEA's **Warm and Safe Homes** advice service is available Monday – Friday 10-12 on **0800 304 7159**.

Other

If you smell gas or suspect a gas leak call the **National Gas Emergency Service** 24 hours a day on **0800 111 999**. If you are D/deaf or hard of hearing a text phone service is available on **18001** then **0800 371 787**.

If you have a **power cut** call the national power cut line on **105**.

Most fire services offer a **Safe and Well** visit, also called a **Home fire safety visit**, especially for people who might be at higher risk such as people with health conditions or young children in the home - contact your local fire service for more information. They will check your home for any fire risks and offer advice and guidance on how to reduce those risks.

01

Switch off standby

You can save around £65 (£30 in NI) a year just by remembering to turn your appliances off standby mode.

Almost all [electrical appliances](#) can be turned off at the plug without upsetting their programming. You may want to think about getting a standby saver or smart plug which allows you to turn all your appliances off standby in one go.

Check the instructions for any appliances you aren't sure about. Some satellite and digital TV recorders may need to be left plugged in so they can keep track of any programmes you want to record.

Find out which [appliances use most energy in your home](#).

02

Draught-proof windows and doors

Unless your home is very new, you will lose some heat through draughts around doors and windows, gaps around the floor, or through the chimney.

Professional [draught-proofing](#) of windows, doors and blocking cracks in floors and skirting boards can cost around £225, but it can save around £125 (£100 in NI) a year on energy bills. DIY draught proofing can be much cheaper.

Find out more about [reducing home heat loss](#).

03

Turn off lights

Turn your lights off when you're not using them or when you leave a room. This will save you around £25 (£19 in NI) a year on your annual energy bills.

Replacing all the lights in your home with LED bulbs could [help you save even more](#).

04

Careful with your washing

You can save around £34 (£16 in NI) a year from your energy bill just by using your washing machine more carefully:

- Use your washing machine on a 30-degree cycle instead of higher temperatures.
- Reduce your washing machine use by one run per week for a year.

05

Avoid the tumble dryer

Avoid using a tumble dryer for your clothes: dry clothes on racks inside where possible or outside in warmer weather to save £70 (£35 in NI) a year.

06

Spend less time in the shower

Keeping your shower time to just 4 minutes could save a typical household £95 (£90 in NI) a year on their energy bills.

07

Swap your bath for a shower

Some of us might enjoy a long soak in the bath, but swapping just one bath a week with a 4-minute shower could save you £20 (£19 in NI) a year on your energy bills.

Find out how [saving water at home](#) can help your wallet and the environment.

08

Be savvy in the kitchen

Kettles are one of the most used appliances in the kitchen. But many of us will admit that we at least occasionally boil the kettle with more water than we're going to use.

Avoid overfilling the kettle and save yourself £13 (£6 in NI) a year on your electricity bill.

You could also consider fitting an aerator onto your existing kitchen tap to reduce the amount of water coming out without affecting how it washes or rinses. An aerator is a small gadget with tiny holes – they attach to the spout of taps and are cheap and easy to install – and could save you £30 (£30 in NI) a year.

09

Fill your dishwasher

Only run your dishwasher when it is full to reduce the amount of water you use.

Reducing your dishwasher use by one run per week for a year could save you £17 (£8 in NI).

10

Top up the insulation

Effective insulation of your hot water cylinder is important: even if you have thin spray foam or a loose 25mm jacket, you can benefit from increasing the insulation to a British Standard Jacket 80mm thick, saving £70 (£65 in NI) a year in the process.

Insulating your [water tank, pipes and radiators](#) is a quick and easy way to save money on your bills.



WARM AND SAFE HOMES

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HOUSING SUPPORT

Nest - Making Wales Cosy

The Nest scheme offers a range of free, impartial advice, and if you are eligible, a package of free home energy efficiency improvements such as a new boiler, central heating, insulation, or solar panels. This can lower your energy bills and benefit your health and wellbeing.

For more information, please visit:

www.nest.gov.wales or call 0808 808 2244

Trivallis

Trivallis provides homes for thousands of people in local communities, and they believe that they are uniquely placed to not only deliver good quality housing, but to help regenerate the communities they serve and improve the lives of those living there as well. Their vision is creating great places to live and work.

For more information, please visit:

www.trivallis.co.uk/en

RHA

RHA is a Housing Association based in RCT. They own and manage more than 1800 homes and properties and provide a range of services for over 3000 people living in local communities.

For more information, please visit:

www.rhawales.com

Shelter Cymru

Shelter Cymru helps thousands of people each year across Wales who are affected by the housing emergency by offering free, confidential, and independent advice. When necessary, they constructively challenge on behalf of people to ensure they are properly assisted and to improve practice and learning.

For more information, please visit:

www.sheltercymru.org.uk or call 08000 495 495 (9:30-12:30 Mon-Fri)

BENEFITS, TAX AND GRANTS

Pension Credit

Pension Credit is a tax-free means-tested benefit aimed at retired people on low incomes. If eligible you could be entitled to access other benefits such as council tax discounts and free TV licenses for the over-75s. Around 850,000 eligible households aren't claiming this benefit that they are entitled to.

For more information, please visit:

www.gov.uk/pension-credit

EntitledTo

EntitledTo helps people determine what they can claim from national and local government via their self-serve calculators. They provide a reliable estimate of benefit entitlements based on our in-depth knowledge of the UK's social security system.

For more information, please visit:

www.entitledto.co.uk

Marriage Tax Allowance

You can benefit from Marriage Allowance if all the following apply: you're married or in a civil partnership; you do not pay Income Tax or your income is below your Personal Allowance (usually £12,570); and, your partner pays Income Tax at the basic rate, which usually means their income is between £12,571 and £50,270, before they receive Marriage Allowance.

For more information, please visit:

www.gov.uk/marriage-allowance

Discretionary Assistance Fund (DAF) - Welsh Government

The Discretionary Assistance Fund provides 2 types of grants that you do not need to pay back - The Emergency Assistance Payment (EAP) and the Individual Assistance Payment (IAP). These can help pay for essential costs if you are experiencing extreme financial hardship.

For more information, please visit:

gov.wales/discretionary-assistance-fund-daf

UK DEBT SPECIALIST CHARITIES

Step Change Debt Charity

Step Change has helped hundreds of thousands of people a year to deal with their debt problems. With nearly 30 years' experience they can provide the advice and support people need to achieve long-term financial control. For more information, please visit:

www.stepchange.org or call 0800 138 1111 (Mon to Fri 8am to 8pm and Sat 8am to 4pm)

MoneyHelper

MoneyHelper is here to help, so you can move on with life. Here to cut through the jargon and complexity, explain what you need to do and how you can do it. Here to put you in control, with free, impartial help that's quick to find, easy to use and backed by Government. For more information, please visit:

www.moneyhelper.org.uk or call 0800 011 3797

Turn2Us

Turn2Us is a national charity providing practical help to people who are struggling financially. They have a Benefits Calculator, which takes less than 10 minutes to complete and it will tell you which means-tested benefits you may be entitled to, a Grant Search and a Helpline. For more information, please visit:

www.turn2us.org.uk or call free on 0808 802 2000 (9.00 am - 5.00 pm Mondays-Fridays)

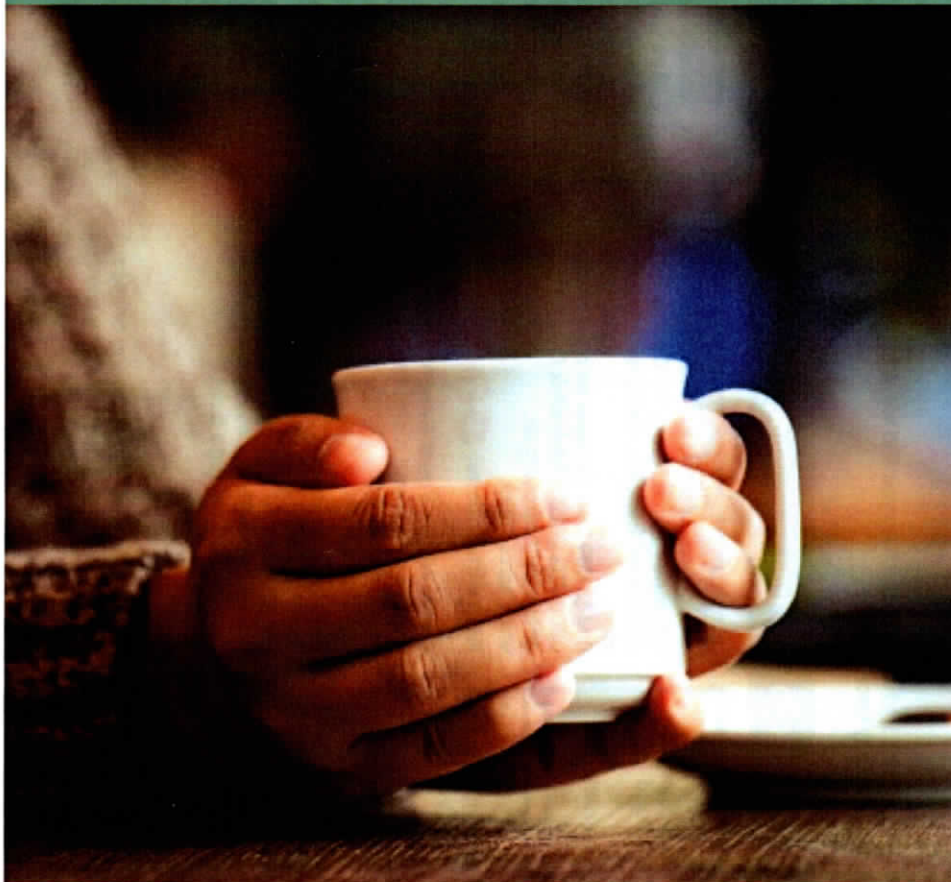
Money Saving Expert

For hints, tips and guides on all money related activities. Tips on how to spend less and make the most of any deals and offers. For more information, please visit:

www.moneysavingexpert.com

Worrying about money?

Support is available in Rhondda Cynon Taf



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Experiencing bereavement
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, rent or mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt I can't afford to repay

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

Step 2: What are some options?

1 Welsh Government and Council Support Schemes

The Welsh Government's **Discretionary Assistance Fund** can offer an **Emergency Assistance Payment (EAP)** to help with essential items, such as food, gas, electricity or clothing if you are experiencing significant financial hardship, or in a crisis situation and in need of immediate financial support. People on low incomes may also be eligible for **Housing Benefit**, **Council Tax Reduction** or a **Discretionary Housing Payment** from the council. This will depend on your current circumstances and whether you pay rent and/or Council Tax - for more details see 'Further Council Support' in Step 3.

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned by the DWP, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help? For free and confidential support.

Discretionary Assistance Fund

Find out if you are eligible and apply for the Discretionary Assistance Fund
0800 859 5924 (freephone)
www.gov.wales/discretionary-assistance-fund-daf

PDG Access Grant

Help with costs of school uniform, sports kit, ICT equipment & learning resources (from Reception to Year 11)
PDGAccess@rctcbc.gov.uk
www.gov.wales/pupil-development-grant-access

EYST MULTILINGUAL HELPLINE WALES

Information about welfare entitlements, housing and employment advice in a range of languages
0808 801 0720 | 07537 432 416 (text)
www.multilingualhelpline.wales

Help with options: 1 2 4 5

CITIZENS ADVICE

Citizens Advice Rhondda Cynon Taff
Advice on benefits, debt, housing and more
01443 409 284 (to make an appointment)
0800 702 2020* (Advicelink Cymru)
enquiries@carct.org.uk
www.carct.org.uk

Help with options: 1 2 3 4 5 6

Claim What's Yours Benefit Line
Help to check and claim the benefits you're entitled to
0808 250 5700

Help with option: 2

Private Rented Sector Debt Helpline
Help for tenants to maximise their income and manage debt
0808 278 7920*

Help with option: 3

*Relay UK: If you have hearing or speech difficulties you can type what you want to say: 18001 then 08082 505 720.

SUPPORT FOR PEOPLE OVER 50

Age Connects Morgannwg
Benefits advice and other support for people aged 50 plus and their families
01443 490 650
information@acmorgannwg.org.uk
www.ageconnectsmorgannwg.org.uk
Help with options: 1 2 3 4 5 6

Cwm Taf Care & Repair
Benefits Advice and Income Maximization
01443 755 696
enquiries@cwmtafcr.org.uk
www.careandrepair.org.uk
Help with option: 2

SHELTER CYMRU

Housing advice including support dealing with mortgage and rent arrears
01792 469 400
swansea@sheltercymru.org.uk
www.sheltercymru.org.uk

Help with option: 3

Other Support

Age Cymru

Help and support for older people
03003 034 498 | advice@agecymru.org.uk
www.ageuk.org.uk/cymru

RCT Carers Support Project
Resources and support available for carers
01443 281 463 | www.rctcbc.gov.uk/carers

Community Resilience Hubs
Support for people who do not have local support networks
01443 425 020 | rcttogether@rctcbc.gov.uk

Turn2Us

Information and financial support
0808 802 2000 | www.turn2us.org.uk
benefits-calculator.turn2us.org.uk

Careers Wales

Help to plan your career, prepare to get a job, find and apply for the right apprenticeships, courses and training
0800 028 4844 | careerswales.gov.wales

Money Helper

Advice to help improve your finances
0800 138 7777 | www.moneyhelper.org.uk

Other Support

Employment Support

Support and advice for anyone over 16 looking to get into employment, training, volunteering or to up-skill

01443 425 761 | cfw@rctcbc.gov.uk

Warm Wales: Healthy Homes, Healthy People

Support and information to help you live in a warmer, safer, healthier home

01656 747 622 | hthp@warmwales.org.uk
www.warmwales.org.uk

Interlink RCT

Wellbeing support

07526 571 340 | wellbeing@interlinkrct.org.uk
www.interlinkrct.org.uk/wellbeing-and-support

Live Fear Free

Information and advice on domestic abuse and sexual violence

0800 8010 800 (24/7) | 0786 0077 333 (Text)
info@livefearfreehelpline.wales
www.gov.wales/live-fear-free

Nest

Home energy advice and improvements

0808 808 2244 | www.nest.gov.wales

National Energy Action: Warm and Safe Homes Advice Service

Advice to householders on energy bills and keeping warm and safe at home

0800 304 7159 | www.nea.org.uk

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4. Apply online:

www.healthystart.nhs.uk

Housing Associations

Housing Associations can offer advice on money, benefits and debt to tenants

Newydd Housing Association

0303 040 1998 | www.newydd.co.uk
financialinclusion@newydd.co.uk

RHA Wales

01443 424 200 | www.rhawales.com

Trivallis

01443 494 560 | MAT@trivallis.co.uk
www.trivallis.co.uk/en/money-advice-team

Cynon Taf Community Housing Association

03452 602 633 | www.cynon-taf.org.uk

For Refugees, Asylum Seekers and Migrants with No Recourse to Public Funds (NRPF)

Project 17

Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | www.project17.org.uk

Healthy Start Vouchers

To help buy fruit, vegetables and milk if you're on a low income and pregnant or have a child under 4.

Apply online: www.healthystart.nhs.uk

Ethnic Minorities and Youth Support Team

Asylum and Refugee Support Service at EYST Sanctuary Hub offers advice on the asylum process, NASS support, benefits, money and housing (based in Swansea)

07394 923 317 or 07512 792 182

info@eyst.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support

www.unity-project.org.uk

About this leaflet

You can access the 'Worrying About Money?' leaflets online at www.ifanuk.org/cashfirst. The information on this leaflet was last updated on: 31/05/22

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback



Trivallis

INDEPENDENT
FOOD AID
NETWORK

newydd

RHONDDA CYNON TA



Cwm Taf Care & Repair

RHA



interlink

Cynon Taf
Community Housing Group
Cynon Taf Community Housing Group

Digital Leaflet:

www.worryingaboutmoney.co.uk/rct

We need your help

We are an independent charity, and our success depends on support from people like you. There are lots of ways to get involved.

Volunteer. Join our 21,600 incredible volunteers who help deliver our work.

Campaign. You can help make sure every voice is heard.

Donate. Without the generous support of people up and down the country, we couldn't continue the work we do.

Go to **carct.org.uk** to find out more.



@RCTCAB

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Authorised and regulated by the Financial Conduct Authority FRN: 617707

What does Citizens Advice do?

cyngor ar
bopeth

citizens
advice

Rhondda
Cynon Taff

Whenever people need advice, we're here

We provide free, confidential and impartial advice, and campaign on big issues affecting people's lives. Our goal is to help everyone find a way forward, whatever problems they face.

People come to us with all sorts of issues. You may have money, benefit, housing or employment problems. You may have been asked to give evidence in court, or been misled by a dodgy ad. You may be facing a crisis, or just considering your options.

It doesn't matter who you are, or what your situation is. Citizens Advice will always give you free, confidential and impartial advice.

We value diversity, promote equality and challenge discrimination whenever we see it. We aim to be sustainable, efficient and effective in everything that we do.

We're easy to find

We provide advice online, over the phone, and face to face in our offices and across the county.

Supporting people and improving society

We use our clients' experience, stories and evidence to research and campaign for positive change.

We have helped to bring about a cap on the cost of payday loans, the end of retaliatory evictions, greater protection for mobile phone customers and more support for parents with the cost of childcare.

And with plans to tackle domestic abuse, help private renters and support energy customers, we're committed to being even more influential in the future.

Our dedicated staff and volunteers

Last year 21,600 highly trained volunteers supported the delivery of our work alongside 7,000 paid staff. Our volunteers come from all sorts of backgrounds and help with everything we do: fundraising, IT, administration, campaigning, trusteeship - and, of course, giving advice.

Together, the work they do is worth over £109 million a year. Without their passion and generosity, we wouldn't be here today.

Our volunteers benefit from the experience too - for example all our retired volunteers believe volunteering keeps them mentally active, and nine in ten unemployed volunteers believe it helps them to move into employment or education.

We all share one goal

Volunteer, employee or supporter, we all believe in the same thing: a society where everyone gets the advice they need, and every voice is heard.



Cymunedau am Waith

Gweithio mewn partneriaeth â
Chymunedau a'r
Ganolfan Byd Gwaith

Communities for Work

Working in Partnership with
Communities and
Jobcentre Plus

Ydych chi'n chwilio am waith / hyfforddiant rhad ac am ddim?

- Ydych chi'n 16 oed neu'n hyn?
- Ydych chi'n ddi-waith neu ddim yn derbyn addysg neu hyfforddiant?
- Ydych chi'n byw yn un o ardaloedd Cymunedau am Waith Rhondda Cynon Taf?
(Ddim yn siŵr? Cysylltwch â ni i gael gwybod!)

Cyfleoedd hyfforddi ar gael

- Awdurdod y Diwydiant Diogelwch
- Cerdyn Cynllun Ardystio Sgiliau Adeiladu
- Sgiliau Cyfrifiadurol Cymorth Cyntaf
- Hylendid bwyd Codi a Chario

Mae cymorth lleol ar gael

- Mentor un-wrth-un
- Diweddar CV
- Ffurflenni Cais
- Paratoi am Gyfweiliad
- Magu Hyder

Llwybrau Posib a Phrofiad Gwaith

- Gwaith leuenctid
- Adeiladu
- Gofal
- Manwerthu
- Gwaith gweinyddu

Are you looking for work / training opportunities?

- Aged 16 or over?
- Not in employment, education or training?
- Living in a Communities for Work area of Rhondda Cynon Taf?
(Not sure? Contact us to find out!)

Training Opportunities Available

- SIA
- CSCS Card
- Computer Skills
- First Aid
- Food Hygiene
- Manual Handling

Support Available Locally

- 1-2-1 Mentoring
- CV Updating
- Job Applications
- Interview preparation
- Confidence building

Possible Pathways & Work Experience

- Youth Work
- Construction
- Care
- Retail
- Administration

A llawer yn rhagor! | And much more!

Am ragor o wybodaeth, ffoniwch 07557 082848 | caw@rctcbc.gov.uk | www.rctcbc.gov.uk/CaW
call us today on 07557 082848 for more information | cfw@rctcbc.gov.uk | www.rctcbc.gov.uk/CFW



Rhondda
Cynon Taff

Community Advice Drop-in Sessions

No appointment needed

Where?	Day?	Time?
Citizens Advice Rhondda Cynon Taff , The Old Library, Knight Street, Mountain Ash, CF45 3EY	Monday, Tuesday and Thursday	09:30am to 12:30pm
Aberdare Job Centre , Crown Buildings, Aberdare, CF44 7HU	Monday	10:00am to 12:00pm
Gilfach Goch Community Association , Cambrian Avenue, Gilfach Goch, Porth, CF39 8TG	Monday	10:00am to 12:00pm
Pontypridd Foodbank , Nile Street, Treforest, CF37 1BW	Wednesday	10:00am to 12:00pm
Tonypany Job Centre , Ty Thistle, Thistle House Heol, Llwynypia, Tonypany, CF40 2EP	Thursday	10:00am to 12:00pm

Appointments are also available at other community locations in: Llantrisant, Pontypridd, and Ferndale throughout the week.

Please contact us on 01443 409284 for more information.

RHA / Here To Help

Are you worried about increased living costs?

We can support with:

**Benefit
advice**

**Budgeting
advice**

**Food
parcels**

**Advice on
energy bills**



**Repairing
household items**



For more information:



01443 424200



enquiries@rhawales



www.rhawales.com

Other support available

You can apply for a Discretionary Assistance Fund for help to pay for essential costs in an emergency.



It will cover items such as food, gas, electricity, clothing or emergency travel if you:

- are experiencing extreme financial hardship
- have lost your job
- have applied for benefits and are waiting for your first payment

If you are moving into a new home it can help you pay for:

- a fridge, cooker or washing machine and other 'white goods'
- home furniture such as beds, sofas and chairs

Apply by calling **0800 859 5924**
(between 9.30am to 4.00pm Monday to Friday).



Citizen's Advice can support you with free, confidential and impartial advice with money, benefit, housing or employment problems. You can visit their website – **www.carct.org.uk**
Or call Adviceline on: **0800 7022 020**

Warmwales offers a range of advice and support, from:



- energy advice and affordable warmth
- reducing energy and water bills, support with debt
- support with housing as well as access to full benefits checks to make sure you're claiming everything you're eligible for.
- advice about carbon monoxide, excess cold, dampness and mould
- support to access home adaptations schemes.

You can call them on 01656 747 622 or visit **www.warmwales.org.uk**

TURN2US FIGHTING UK POVERTY

Turn2us provide practical help to people who are struggling financially. They can help you to access welfare benefits, charitable grants and support services. For more information visit – **Fighting UK Poverty/Turn2us**

entitledto independent | accurate | reliable

Entitledto

Can help you to find out what benefits you might be entitled to. For more information visit – **www.entitledto.co.uk**

HEALTH AND FOOD

Local Food Bank - Trussell Trust

Trussell Trust's network of 428 food banks, work to tackle food poverty and hunger. They provide a three-day emergency food parcel.

For more information, please visit:

<https://www.trusselltrust.org/get-help/find-a-foodbank/>

Better Health, Healthier Families (formally Change4Life)

Better Health exists to motivate and enable the nation to lead active and healthy lives. It is there to support and encourage all of us in taking steps to improve our physical and mental health. Change4Life has now become part of Better Health and has a brand new-look.

For more information, please visit:

www.nhs.uk/healthier-families

Help Me Quit

Help and support to quit smoking.

For more information, please visit:

www.helpmequit.wales or call 0800 085 2219

GamCare

GamCare is the leading provider of information, advice and support for anyone affected by gambling harms. They operate the National Gambling Helpline, provide treatment for anyone who is harmed by gambling, create awareness about safer gambling and treatment, and encourage an effective approach to safer gambling within the gambling industry.

For more information, please visit:

www.gamcare.org.uk or call 0808 8020 133 (Free calls 24/7)

Wales Drug & Alcohol Helpline

The Wales Drug & Alcohol Helpline, also known as DAN 24/7 is a free and bilingual telephone helpline providing a single point of contact for anyone in Wales, wanting further information and/or helping relating to drugs and/or alcohol.

For more information, please visit:

<https://dan247.org.uk/> or call 0808 808 2234 or text DAN to 81066

Mental Health Support

The C.A.L.L. Helpline is a dedicated mental health helpline for Wales. It can provide you with confidential listening and emotional support, and help you contact support that may be available in your local area.

For more information, please visit:

www.callhelpline.org.uk or call 0800 132 737 or text 'Help' to 81066

MIND Cymru Infoline

For information on types of mental health problems, where to get help, medication, alternative treatments and advocacy.

For more information, please visit:

www.mind.org.uk or call 0300 123 3393 or email info@mind.org.uk or text 86463

Samaritans Cymru

Offering a safe place for you to talk any time you like, in your own way - about whatever's getting to you.

For more information, please visit:

www.samaritans.org or call for free on 116 123 or email jo@samaritans.org

PAPYRUS

Young suicide prevention society.

For more information, please visit:

www.papyrus-uk.org or call HOPELINEUK 0800 068 4141
(Mon to Fri, 10am to 10pm, and 2pm to 10pm on weekends and bank hols)

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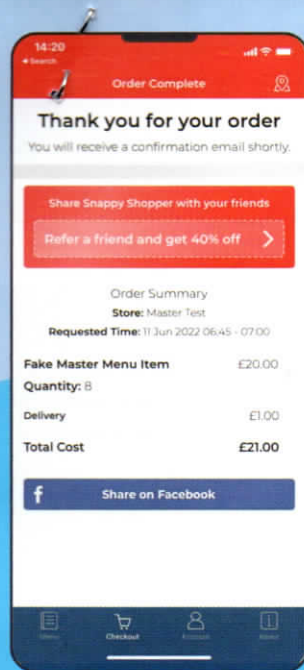


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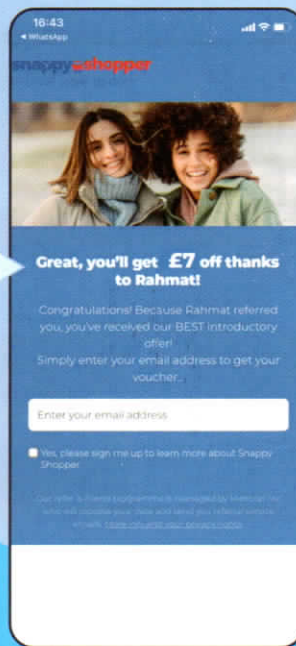
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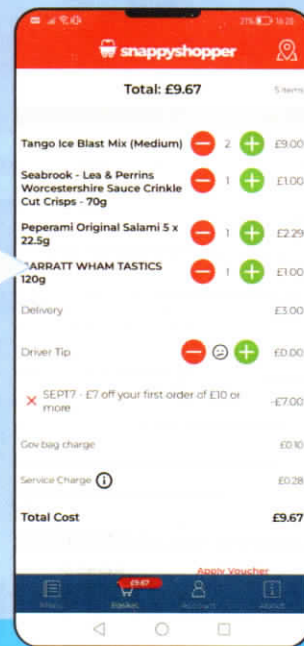
1. Tap on the **referral offer** after you have placed your order



2. Register and share offer with your friends



3. They'll receive their **Snappy Shopper discount** code for their first order



4. And you'll get **your discount code** for your next order

snappyshopper
Local store to door

SUICIDE

the biggest killer of
young people in the UK.

HOPELINEUK

If you are having thoughts of suicide or are concerned for a young person who might be, you can contact **HOPELINEUK** for confidential support and practical advice.

Call: **0800 068 4141**

Text: **07860 039 967**

Email: **pat@papyrus-uk.org**

Open every day **9am - midnight**

www.papyrus-uk.org

Our Suicide Prevention Advisers
are ready to support you.



Registered Charity Number - 1070896



PAPYRUS
PREVENTION OF YOUNG SUICIDE

CHILDREN AND FAMILIES

Healthy Start Scheme

If you are more than 10 weeks pregnant or have a child under 4, you may be entitled to get help buy healthy food and milk. You'll be sent a Healthy Start card with money on it that you can use in some UK shops to buy items such as: milk; fresh, frozen, and tinned fruit and vegetables; instant formula milk; healthy start vitamins.

For more information, please visit:

www.healthystart.nhs.uk

Tax Free Childcare

You can get up to £500 every 3 months (up to £2000 a year) for each of your children to help with the costs of childcare. For every £8 you pay into this account, the government will pay in £2 to use to pay your provider. You can get Tax-Free Childcare at the same time as 30 hours free childcare if you're eligible for both.

For more information, please visit:

www.gov.uk/tax-free-childcare

Pupil Development Grant - Welsh Government

Learners currently eligible for free school meals can apply for the grant of £125 per learner, and £200 for those learners entering Year 7. All school years from reception to Year 11 are now eligible.

For more information, please visit:

gov.wales/pupil-development-grant-access

Childcare Offer for Wales - Welsh Government

Under the Childcare Offer for Wales, you could claim 30 hours of early education and childcare in Wales a week, for up to 48 weeks of the year. It aims to make life a bit easier for parents by offering help with childcare costs.

For more information, please visit:

gov.wales/childcare-offer-for-wales-campaign

Valleys Kids

Valleys Kids is established as a community development organisation working in some of the most deprived communities in the South Wales Valleys. Through working with communities and providing activities including play, youth, arts and training to help people to achieve their potential.

For more information, please visit:

valleyskids.org or call 01443 420870

Sure Start Maternity Grant

A one-off payment of £500 to help towards the costs of having a child. You usually qualify if you are having your first child, or if you are expecting a multiple birth, and if you or your partner receive certain benefits.

For more information, please visit:

www.gov.uk/sure-start-maternity-grant



Prosiect Rhannu Cymunedol
The Community Sharing Project



THE COMMUNITY SHARING SHOP

OPEN
WEDNESDAYS AND FRIDAYS

Everything is FREE,
so come and have a look and take what you need



We have PRE-LOVED men's, women's & children's clothing
and shoes, accessories, sportswear, toys, games, books, cds,
dvd's, household items
and much more!

All donated by your local community

We are looking for good quality donations, to help keep the free
shop stocked. If you have any, you can drop them off any
Wednesday or Friday between 9.30am and 2.30pm or contact
us for local pick up

Where: The Factory, Jenkin Street, Porth, CF39 9PP
(The door to the right as you pass the gates)

When: Wednesdays and Fridays

Time: 9.30am to 2.30pm

Everyone is welcome
No need to book

For more information contact Barbora at
barbora.managemoneywales@gmail.com
or call/ text 07751 635701



Pobl & People
Gwaith & Work



Reading Rhondda Project

**NEED HELP WITH YOUR CHILD'S
READING AND LITERACY SKILLS?**

The People & Work charity has recently
launched the Reading Rhondda project
and are working alongside primary
schools, youth clubs and community
settings; facilitating free and fun activities,
App recommendations and more for
children 0-11 years old.

Get a chance to share ideas that will
assist your child's learning at home and
improve their language, literacy and
reading skills for the future.

Contact us to find your local group!



Contact us

Natasha.Owens@peopleandwork.org.uk



@Reading Rhondda



LOCAL SHOPS, CHARITIES AND ORGANISATIONS

Too Good to Waste

The leading re-use charity in South Wales; they collect household items like furniture and electrical appliances that are too good to waste from local residents for free, they also collect surplus stock from high-street retailers. Items are sold at affordable prices in the showrooms in Treorchy, Ynysir and Aberdare.

For more information, please visit:

www.toogoodtowaste.co.uk or call 01443 680090 (Mon - Fri, 9am - 5pm)

Canolfan Pentre

Canolfan Pentre works in partnership with other Third Sector providers, offering clubs, learning opportunities, parent and toddler group, afterschool clubs and a chance to get out and involved. They also support the food bank and any other organisation that needs practical support that they can offer.

For more information, please visit:

<https://canolfanpentre.com/>

RCT Libraries

The Libraries offer a wide range of access to free books, magazines, newspapers, audio books and computers.

For more information, please visit:

<https://www.rctcbc.gov.uk/EN/Resident/Libraries/Libraries.aspx>

Repair Cafes

Bring along your broken or damaged item and the volunteer repairers will try to fix it, for free. You can enjoy a cup of tea or coffee, and chat to people while you wait. They will even show you how to repair your item if you like to show how it's done. The best way to reuse and recycle there is.

For more information, please visit:

<https://repaircafewales.org/>

Recreate Ely

A warehouse in Ely, Cardiff run by volunteers. The shop offers a wide variety of re-usable waste and surplus material donated and collected from firms around South Wales to re-use in children's play and other arts and crafts. You can also hire Equipment: large and expensive items of play equipment such as badge machines to be available. Arts and Crafts shop: to stock a wide range of cut-price arts and crafts materials.

For more information, please visit:

<http://www.re-create.co.uk/>

Friends of Rhondda Rotary Community Shop, Treorchy

A charity shop on Treorchy High Street that offers FREE school uniforms for pupils in the local area - ranging from primary schools to secondary.

For more information, please visit:

<https://www.facebook.com/rhonddarotarycommunityshop>

MyBundle

The exclusive employee benefits portal for everyone at Royal Mail. You will find a wide range of benefits, discounts and offers designed to help you and your family save money.

For more information, please visit:

<https://mybundle.rewardgateway.co.uk/Authentication/Start>

TopCashBack

Everytime you go on the website, you click through and purchase something from one of the 4,000 major retailers (from insurance to casual window shopping) featured on TopCashback, the retailer pays them a commission for referring you to their website. Then, they pass 100% of this commission back to you as 'cashback'. It is free to join and costs £5 per year. However if you are a regular online shopper, this is a minuscule price to pay.

For more information, please visit:

<https://www.topcashback.co.uk/>



toogoodtowaste

your local re-use charity

Are you looking for affordable items?



Visit our Treorchy showroom to pick up a
refurbished bargain.

Find us in the old school just behind Domino's.

Shop with us to pick up a bargain...

We have a large selection of quality affordable pre-owned furniture and household items with:

Sofas from £30

Electrical Appliances from £40

Dining & living room furniture from £5

Bedroom furniture from £5

Plus much, much more....



Our Treorchy showroom is also home to our vintage area so if you're looking for a vintage item make sure to pop in!



NEW STOCK ARRIVING DAILY | DELIVERY SERVICE AVAILABLE | CUSTOMER CAR PARK

Visit us Monday - Friday 9am - 5pm
01443 680090 | www.toogoodtowaste.co.uk
Showrooms also in Ynyshir & Aberdare

Charity Number 1064588



CONTACTS FOR MONEY SUPPORT & ADVICE



MONEY HELPER

Free and impartial money advice. Advice and guides to help improve your finances. Tools and calculators to help you keep track and plan ahead. Support in person, over the phone and online.



THE ROWLAND HILL FUND

The Rowland Hill Fund provides financial and practical assistance to serving and retired Royal Mail and Post Office employees and their dependants.



CITIZENS ADVICE BUREAU

Advice and guides to help improve your finances. Support in person, over the phone and online. Find your local Citizens Advice Bureau online.



SHELTER

The housing and homelessness charity. Shelter gives practical housing advice and support online, in person and by phone. Expert advisers give free, confidential advice 365 days a year. Helping with everything from mortgage arrears to finding a place to sleep.



STEPCHANGE

Expert debt advice and free debt management and practical solutions. Get help online using the Debt Remedy Tool or call the helpline for free advice.



SAMARITANS

You can get in touch about anything that's troubling you. Relationship and family problems, loss, including loss of a friend or a family member through bereavement, financial worries, job-related stress college or study-related stress, loneliness and isolation, depression, painful and/or disabling physical illness, heavy use of or dependency on alcohol or other drugs, thoughts of suicide.



MONEY SAVING EXPERT ADVICE

It's a common misconception that benefits are only available if you're out of work – but even some families with an income of £50,000 or more can qualify for help. With the cost of living rising, it's more important than ever to know what you're entitled to. Make sure you're not missing out: our 10-minute calculator will show you what you might qualify for and how much you could get.



@DaveWardGS



The Communications Union



@CWUNews

#TheCWU

CWU.ORG