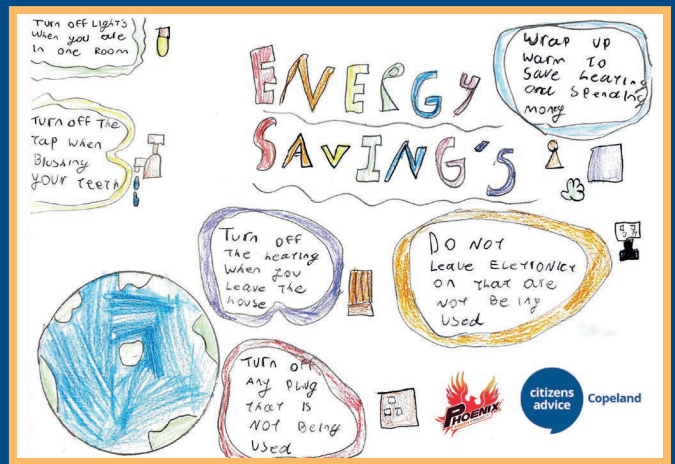


Citizens Advice Copeland Newsletter

April 2024

Phoenix Youth Project Energy Poster competition

The children from the Phoenix Youth Project designed some amazing energy saving posters for us in February as part of Student Volunteers week. Here is the winning poster designed by Jodie! This poster was made into a leaflet with some of our energy top tips added to the back of the leaflet. The children have since delivered these leaflets to local residents. Great effort by all involved!

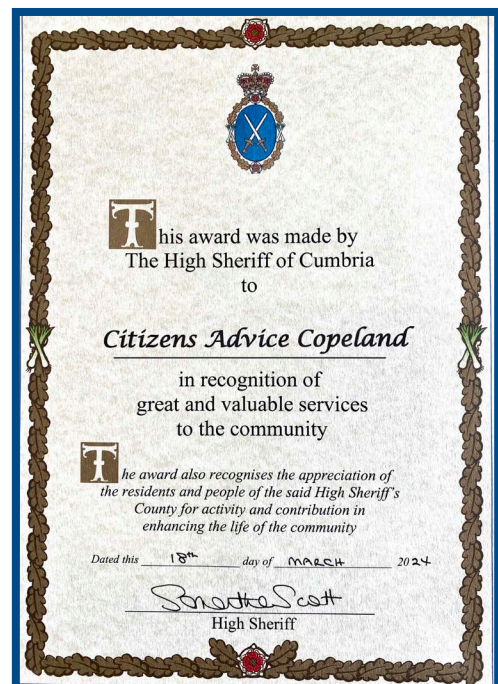


High Sheriff's Award

We have recently been presented with an award from the High Sheriff of Cumbria, Samantha Scott:

"Congratulations on your award this morning recognising the exceptional work of your organisation. It has been a privilege to have met you during my year as High Sheriff."

To be recognised like this and to receive an award for all our hard work means a lot to all of us here at Citizens Advice Copeland!



Easter Egg Collection

To celebrate Easter this year we decided to do an Easter egg collection. All staff and volunteers donated eggs for us to then donate to the local nurseries in Cleator Moor; Little Explorers, Miss Vicky's Child Minding, Cleator Moor Nursery & Howgill Nursery.



Scams Awareness Campaign

A scam is a scheme to con people out of money

There are lots of different ways scammers do this, from tricking people into giving them personal details, to impersonating an official organisation like a bank to get people to directly hand over money.

Common scams

There are lots of different scams out there. By knowing what to look for you can help protect yourself.

Common scams include:

- **Emails scams.** These messages contain links to genuine-looking websites that are designed to steal personal and financial information.
- **Upfront payment/fee scams.** They usually ask for an upfront payment to unlock either a cash prize, a PPI claim amount or for initiating a service.
- **Doorstep selling.** These all begin with the person getting an unrequested knock on their door. They are often for expensive home improvements which the victim did not want or was pressured into.
- **Investment scams.** Often conducted either online or over the phone, these can result in people losing thousands of pounds for non-existent stocks, shares and other investments such as rare wine or art.
- **Antivirus/computer.** People are cold called and told they have a problem with their computer which, for a fee, can be fixed.

Alternatively the victim might initiate the contact in response to an online advert or prompt claiming that their device has been infected with a virus.

Warning signs of a scam:

- It seems too good to be true
- Someone you don't know contacts you unexpectedly
- You're being urged to respond quickly
- You've been asked to pay for something urgently or in an unusual way
- You've been asked to give away personal information

How to keep yourself safe from scams

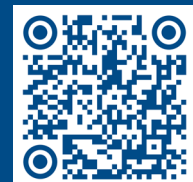
- Check the signs of fake online shops
- Don't click on or download anything you don't trust
- Be careful about giving personal information away
- Check if your details have been shared online
- Make your online accounts secure
- Pay by debit or credit card

What to do if you've been scammed

If you've been scammed, you need to:

- protect yourself from further risks
- check if you can get your money back
- report the scam

For more advice on scams scan this QR code



Scams Advice





Would you like to help people increase their money management skills?

We are looking for people to join our team of volunteers who can help us to make a difference!

More and more local Citizens Advice centres are working in their communities to help people to improve how they manage their money by holding financial education sessions.

Our Financial Wellbeing volunteers are involved in the following:

- Holding training sessions on budgeting, borrowing, saving and banking
- Helping with national awareness events like Energy Savers Campaign, National Consumer Campaign and Scams Awareness Week
- Assisting the trainer
- Giving administrative support

- Helping with marketing and publishing sessions
- Working with our clients to find out how much we help them
- Assist with email advice

Time commitment: We can be flexible about the time spent and how often you volunteer so come and talk to us.

How to apply to be a volunteer with us

If you would be interested in volunteering email advice@cacopeland.org or call **01946 693321** and we will be happy to either email or post you an application form.

or scan the QR code which will take you to our website for more information and the application form



Volunteer with us!



The National Red Index

We are going to be supporting the Red Index Campaign.

For the first time, National have used the unique data from the people we help at Citizens Advice to estimate how many people across the country are trapped in a negative budget.

They are calling it the National Red Index, and it's a new way of understanding living

standards. It uses detailed data from more than 300,000 people who have come to us for debt advice to understand what people at the sharp end of the living standards squeeze actually spend on costs like food, clothes and energy. It then uses national survey data on people's incomes and fixed costs - things like rent and council tax - to determine how many people can't afford their essentials, even if they were to cut their spending to the same levels as our debt clients.

Energy Saving Tips

Turn the thermostat down

By dropping your homes temperature by just one degree could save on your energy bills.

Don't 'standby'

Turning equipment off instead of leaving it on standby mode, you could save!

Keep radiators clear

If you have the space, avoid putting a sofa in front of the radiator as this blocks the heat to the room.

Shorter Showers

If everyone in your home cut their shower time by two minutes a day. You could also invest in a water-efficient shower head.

Only Boil What You Need

Only boil as much water as you need.

Wash At 30 Degrees

Washing machines work just as efficiently at 30 degrees as they do when running on high temperatures.

Replace Your Lightbulbs

Buy energy efficient replacements and start saving now.

Reduce your boilers flow temperature

If you have a combi boiler, try reducing the flow temperature for the water going to your radiators to 60C.

Draught proof your home

Poorly insulated homes lose heat more easily and are harder to keep warm.

Turn off lights

Turn your lights off when you're not using them. If you switch a light off for just a few seconds. This will save you around £14 a year on your annual energy bills.

Careful in your kitchen

You can save around £28 a year from your energy bill just by using your kitchen appliances more carefully; only do one dishwasher and washing machine cycle per week.

Upcoming Community Outreaches

We're going to be at various outreach sessions over the next few months. At all our outreach sessions we promote the services we offer and if you come to us in need of help we can add you to our list for an adviser to contact you.

Here is a list of the outreaches we will be at in April, May and June:

Thursday 11th April - Whitehaven Family Hub Launch, 1 Strand Street, Whitehaven, CA28 7DL (formally the Old Barclays Bank) 11am-3pm

Monday 29th April - Welcome Hub, Whitehaven United Reformed Church 11am-1pm

Wednesday 1st May - Egremont Welcome Space, Methodist Church, Egremont 11am-1pm

Monday 20th May - Welcome Hub, Whitehaven United Reformed Church 11am-1pm

Monday 24th June - Welcome Hub, Whitehaven United Reformed Church 11am-1pm

Are you part of a social group or support group? Would your group benefit from one of our advisers coming to talk to you about energy advice? Contact us on 01946 693321

