



## Worried about... rising costs?

### Reducing outgoings, common savings

#### Pay less council tax

You might be able to get money off your council tax - either Council Tax Reduction or a discount. If you're on a low income or claim benefits, you might be able to get Council Tax Reduction. Each local council runs its own scheme, so what you can get depends on where you live. You might also be eligible for a council tax discount for example - if no one lives at the property or you live alone.

#### Saving money on your gas and electricity

You may be able to save money by switching to a better deal with the same provider or switching suppliers. Keep in mind that due to the ongoing energy crisis, there are fewer competitive deals available. Check Money Saving Expert for more information on the options for your energy tariff.

You might also want to think about how you can cut down your energy usage such as by installing insulation, taking quicker showers or using energy-efficient light bulbs. If you're on low-income or pension credit, you may be eligible for some grants (money off your bills).

#### Save money on your water bills

If you have a water meter, you'll only pay for the water you use. Use the Consumer Council for Water calculator to check if having a water meter installed could save you money. If you're on a low income, you might be able to get a cheaper rate from your water company. This is called a social tariff. You might be able to get help from the Watersure scheme. The scheme caps bills so you'll never pay more than the average for the area.

#### Saving money on NHS prescriptions (England)

If you need regular prescriptions, you can save money by buying a prepayment certificate. You'll pay a fixed price for either 3 (£31.25) or 12 months (£111.60). This will cover the cost of all the prescriptions you need in that time. You can buy a prepayment certificate on the NHS Business Services Authority website. You can also get a specific HRT prepayment certificate which costs £19.80 for 12 months.

#### If you have children in school

If you're on a low income or claim certain benefits, you might be able to get help with the

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costs of sending your children to school. You could get free school meals or school transport. Find out more about getting help with school costs.

### Save on your broadband, phone or mobile using a social tariff

Many broadband and phone providers have social tariffs, which offer reduced costs compared to standard rates. You'll usually need to be receiving specific benefits, like Universal Credit or Pension Credit. Some also offer cheaper rates to older customers, customers who are disabled or have a health condition. The criteria are different across providers, check if you qualify on the Ofcom website.

### Save on your broadband, phone or mobile or TV by switching

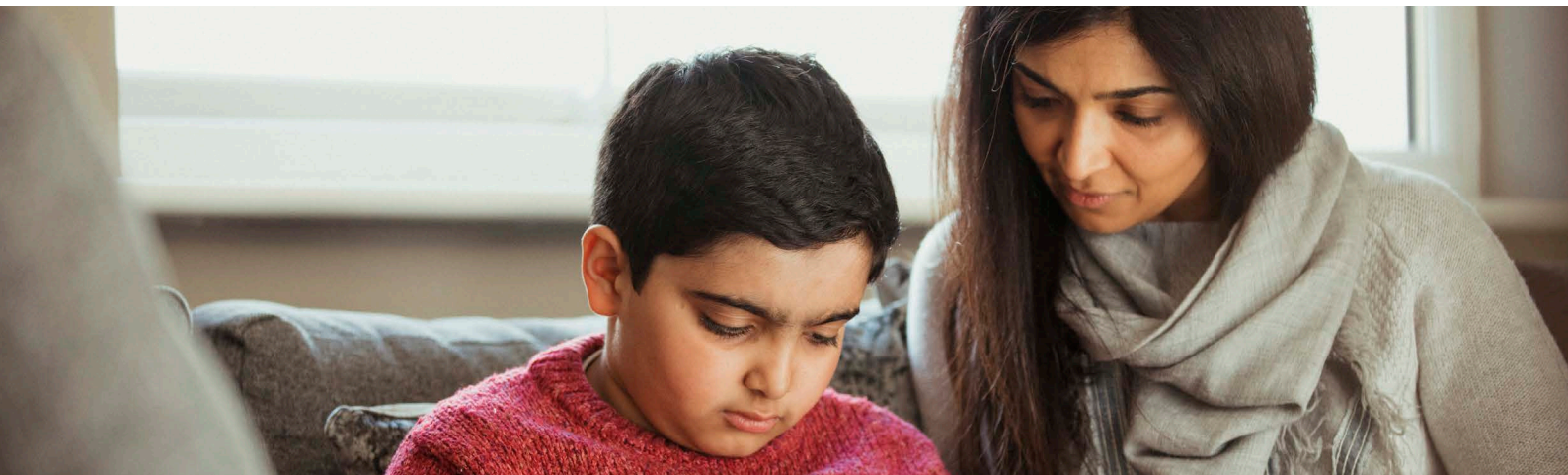
You might be able to save money by switching to a different broadband, phone or TV provider however check your contract to avoid paying an expensive 'exit fee.' Read more about finding a cheaper deal.

Pay less for your TV licence - If you don't watch live TV and don't use services that stream live TV, you might not have to pay for a licence. Check if you have to pay on the TV Licensing website.

There are some concessions or discounts for people aged 74 and over, living in a residential home or are blind. To find out more about the criteria for these discounts visit the TV licence website here TV licence for free or at a discounted rate.

### Saving money on travel costs

You might be able to spend less on travel costs by shopping around for cheaper car insurance, buying a season ticket for the train or bus, applying for a railcard or car-sharing with a work colleague. You might be able to get a bus pass for free travel depending on your age and where you live. Check if you can get an older person's bus pass on GOV.UK.



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