

Help with money and household expenses



Translated into easy read
by Ace Anglia
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What are household expenses



Household expenses are things you need and paid for to live in your home.

Examples includes things like:



Gas



Electricity



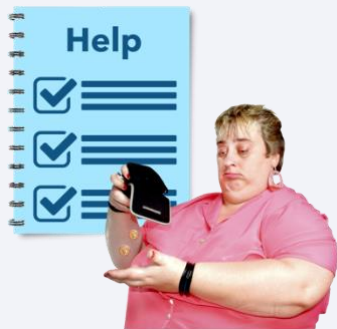
Water



Internet



Food shopping



This leaflet will tell you some places that can help you if you are struggling to pay for things you need in your home.

The Local Welfare Assistance Scheme



The Local Welfare Assistance Scheme helps people having problems with their money.



You can apply for help yourself or a local Suffolk organisation can help you apply.



Find out how to apply at:
www.suffolk.gov.uk/costofliving

Citizens Advice



Citizens Advice is a good place to get information about:



- **Benefits**



- **How to deal with debt**



- **What you're entitled to if you lose your job**



- Who to speak to if you're at risk of losing your home



For more details go to:

www.citizensadvice.org.uk

Community Action Suffolk



Do you rely on oil for heating your home?



Community Action Suffolk's community buying scheme has prepayment and direct debit schemes.



This can help you as it helps spread the cost of oil.



For more details go to:
www.communityactionsuffolk.org.uk/oilbuying

Warm Homes Suffolk



Warm Homes Suffolk is a service to help vulnerable and low income households make their homes cheaper to heat and can provide:



- **Grants for loft and wall insulation**

(Insulation helps keep heat in your home)



- **Grants for renewable heating systems**

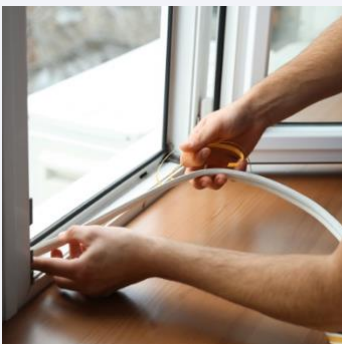
(For example, heat pumps)



- **Grant for solar panels**



- **A free home energy efficiency survey to discuss ways to make your home warmer and healthier**



- **Free draught-proofing**



- **Loan of portable heaters in case your heating breaks down**



To find out more or check what your household can get: call 03456 037 686 or visit: www.warmhomessuffolk.org

Credit Unions



Credit Unions offer loans and savings schemes that at affordable rates.



In Suffolk there are two Credit Unions.

Eastern Savings and Loans



Eastern Savings and Loans is open to anyone who lives, works, studies or volunteers inside the boundaries of Suffolk, Norfolk and Cambridgeshire.



For more details go to www.eslcu.co.uk

Suffolk Credit Union



Suffolk Credit Union is open to anyone who lives or works in Suffolk and either:



- **Delivers a public service (For example, care homes, registered housing associations, charities)**



- **Receives a public-sector pension**



- **Serves as a Councillor for a local council**



- **Is a close family member, living in the same household of a Suffolk Credit Union member**



For more details go to
suffolkcreditunion.onesuffolk.net