



Christmas Cost of Living Guide

2022



Seaton Valley Federation - Christmas Cost of Living Guide

CHRISTMAS COST OF LIVING ADVICE

1. Set your budget

From decorations and travel to presents and festive food, there's a lot to buy. Put a number on how much you think you'll spend this Christmas and keep in mind that that is going to be extra on top of your regular spending. Can you start putting money aside each week? Or is there something simple you can do to generate extra money to pay for Christmas?

Look at how much you have on any supermarket loyalty cards or cashback accounts you might have. Also, see if you've got anything unwanted that you can sell for your 'Christmas fund'. There are lots of different selling sites you can use.

And if you simply can't afford everything you want to buy for Christmas? Try the following tips...

2. Write a list

Write down everyone you normally buy presents for at Christmas and decide if you can afford to get them all something this year. Go through your list and have a conversation with your family and friends if you need to. Chances are some can't afford to buy presents for you either, so it will be a relief for them.

Another option is running a Secret Santa system for presents, so you only buy one present for one person in a group but set a limit you can afford.

3. Buy second hand

When it comes to Christmas presents, decorations and clothes, you don't need to buy new. Look in charity shops or browse second-hand selling sites online. And chat to your friends. Do any of them have toys or clothes their kids have grown out of they could give or sell to you?

4. Make Christmas decorations

Soaring energy costs means this may not be the year for covering your house in Christmas lights. Instead, be more mindful about your decorations. Make paper chains with your kids using any paper you've already got at home. They don't need to cost you anything. Look through all the decorations you've already got too. You probably don't need to buy any more and if you've got more than you need, sell them."

5. Get your Christmas dinner for less

If you've got a freezer, then you can start buying your Christmas dinner ingredients now and spread the cost. This could be frozen veggies or a frozen turkey crown. If you don't have a freezer, you can still buy ahead of Christmas by shopping for tinned vegetables and other cupboard alternatives. Otherwise, you might hold off until a few days before Christmas as this is when vegetables are usually reduced in the supermarkets.

It might also be worth considering chicken as a cheaper choice of meat, which can also help avoid food waste.



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If you're hosting Christmas this year, don't be afraid to ask your guests to chip in towards the cost. An alternative could be asking guests to bring elements of the dinner with them, for example, could someone supply dessert, while another brings trimmings like stuffing and pigs in blankets?

6. Make the most of your leftovers

Use them to make more family meals. [A roasted vegetable soup](#) is so easy to make, and you can freeze portions, too. Or make a [turkey curry](#).

7. Borrow, don't buy

Need a costume for your child's nativity? Or serving bowls for Christmas dinner? Ask your network - your friends, family and other parents at your child's nursery or school if they can help. As parents we can't do everything ourselves. There is absolutely no shame in asking, even if it's borrowing chairs for your Christmas guests to sit on or a camel costume for the school play.

8. Say no to nursery/preschool collections

When your child is at preschool or nursery, there can be pressure to chip in for a class gift for their teacher or key worker. This is not necessary and lots of teachers are almost embarrassed by the excessiveness of the gifts. Send a letter, card or email to say what that you appreciate them or get your child to [make their teacher a card or draw a picture together](#).

9. Get cheaper travel

If you're travelling to see family or friends this Christmas, the costs can quickly add up. Look for advance tickets to find better deals. [Split ticketing](#) on trains makes it cheaper too. And if you're driving, see if there's anyone you can lift-share with. You might want to consider alternatives to your usual choice of travel to save on cost, for example, taking a coach in place of the train.

10. Ask for help

It's not worth getting into debt for, but millions of people do. If you're in that position after Christmas, then the first stage is being honest with yourself: Can I afford to pay this back and what monthly payments can I make? If you can't afford the minimum payment, speak to [StepChange](#), [Citizens Advice](#) or another free charity who can help you.

If you're experiencing hardship or debt, there are organisations out there that can help. [BBC Action Line has a list of different organisations that may be able to provide support](#).

ASK FOR HENRY AT MORRISONS

Morrisons is offering a free hot meal to anyone who needs one in all its cafes in a bid to help out those struggling with financial woes amid the cost of living crisis. Anyone who 'asks for Henry' at a Morrisons cafe during this time (and whilst stocks last) will receive a hot, hearty jacket potato topped with Heinz beans for free, no questions asked.



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WARM HUBS

Holywell

Holywell Community Centre (formally the Veterans Hut) on Holywell Dene Road will be offering free refreshments on a Tuesday and Friday from 9:00am to 1:00pm

New Hartley

New Hartley Memorial Hall will open a warm hub on Wednesdays between midday and 5:00pm. They will be offering a two-course hot meal on the 1st Wednesday of the month.

The Memorial hall will also be open as a warm hub on the 2nd Monday of the month between 2pm and 4pm for afternoon tea and the 4th Monday of the month for games, entertainment and refreshments.

St Michael's Church has an open-door coffee morning every Thursday between 10:00am and 12:30pm.

Seaton Delaval

The Welcome Café at the Methodist Church on Elsdon Avenue is open on a Monday and Wednesday from 11:00am to 2:00pm offering hot refreshments and food – pay what you can afford.

Seaton Sluice

Seaton Sluice Community Centre will have a warm hub in the library on Monday, Wednesday and Friday from 10:00am to 4:00pm with free hot drinks.

St Paul's Church, Seaton Sluice

10am - 12.00 noon every Tuesday in the church hall. Hot drinks and scones and drinks and treats for children. Children's activities will also be available.

Seghill

Seghill Institute Memorial Hall will be open on a Monday, Wednesday and Friday between 9:00am and 1:00pm offering hot refreshments – pay what you can afford.



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FOOD BANK / HUBS / PANTRY INFORMATION

Blyth Food bank. We are a referral-based food bank but there are many ways of getting a referral.

Most people call Northumberland Communities Together Hub on 01670 354904. If you don't have credit on your phone email them on nct@northumberland.gov.uk, explain what you need and leave a phone number. They will phone you back to discuss your needs before sending us your referral.

Other ways are to ask:

- any support workers or care staff assigned to you
- your JobCentre Plus contact
- any medical professionals working with you (Health Visitors, Doctors etc)
- your children's school or Surestart Centre
- Citizens Advice
- Probation Staff

In all cases make sure the referrer knows:

- about all the people living with you that you need food for. Include any cats and dogs.
- if claiming for children they must be living with you for the next few days
- any foods you can and can't eat for either religious or medical reasons

Once you have been told that they have sent the referral you can come to our next session to collect your parcel.

1 Seaforth Street, Blyth, Northumberland

OPENING TIMES

Monday to Friday 10-11am, Saturday 11-12 noon

Seghill Community Food Hub

Every Wednesday from 11am to 12pm. Open to all. For more information call Lorraine Allen on 07796117384

New Hartley Food Pantry

Every Wednesday between 11am to 12pm. Open to all. For more information call Jill Henderson on 07918665959



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Seaton Delaval Food Hub

Every Wednesday between 11am and 12pm. Open to all. For more information contact Sue Bowman on 07961940065

Feeding Families

A North East charity which can help is Feeding Families. You can apply to have a Christmas Dinner hamper provided by a matched family. Applications for this opened on 3rd October PLEASE CHECK THE CLOSING DATES. [Home - Feeding Families](#)

Support for Pet Owners

If you are struggling to afford to feed your pet, contact

[A Helping Paw - Pet Food Bank | A Northumberland based Pet Food Bank \(pawfoodbank.co.uk\)](#)



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WHERE CAN KIDS EAT FREE / CHEAPLY DURING SCHOOL HOLIDAYS?

Here you'll find all the restaurants and cafes where your kids can eat for free or £1 during the school holidays.

Always make sure you read the T&CS.

1. Morrisons

Spends £4.99 or more on a meal and get one free kids meal.

2. ASDA café

Kids eat for £1 all day every day. No adult spend needed.

3. Bella Italia

Kids eat for £1 with the purchase of any adult main course. Available between 4-6pm Monday to Thursday.

4. Hungry Horse

Every child can have a free breakfast from 9am to 12pm when accompanied by a paying adult.

5. Tesco Cafe

Kids eat free with any fresh fruit purchased by adults.

7. Beefeater

Up to a maximum of 2 children under 16 can eat breakfast free per adult purchasing a breakfast.



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WELFARE ADVICE CENTRES

Citizens Advice Northumberland (Blyth)

Unit 9/10 Sextant House, Freehold Street
Blyth
Northumberland
NE24 2BA

Public phone: 0808 278 7944 / 0800 144 8848

Website URL: <http://www.citizensadvicenorthumberland.org.uk>

General information

Service offered: Service offered: Advice and information on a range of issues, including community care, housing rights, welfare rights and benefits, money and debt, consumer rights and employment rights. Specialist help in money and debt and welfare benefits.

Blyth Valley Children's Centre

103 Wright Street
Blyth
NE24 1HG

Public phone: 01670 798 800

Website

URL: <http://www.barnardos.org.uk/what-we-do/services/blyth-valley-childrens-centre>

Children North East

Children North East services provide help for babies, children and young people in their families, communities and schools.

Through our services we work directly with children and parents through the whole process of growing up, supporting you from pregnancy through to young adulthood.

To find out more use our **contact us form**, call on 0191 272 7824 or email newpip.info@children-ne.org.uk.

Support and Grow North East - Home Covers North Tyneside.

Provides practical and emotional support

Mental Health Support **Northumberland Kooth & Owell – July Newsletter – Northumberland Education**



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FREE DAYS OUT FREE indoor attractions to visit this Autumn/Winter (also ideal for a rainy day). Make sure you check opening hours with venues directly before heading along. All of these attractions require no pre-booking and you can simply drop in (some special events / activities do need to be booked).

Great North Museum (Newcastle)

What's on - As well as the permanent galleries, this autumn/winter you can see:

Frontier Voices : In Arcadia et Ego which is a huge art installation as part of Hadrian's Wall 1900 Festival (until 23 Dec)

Seshepenmehyt : Into the Afterlife which is a rare opportunity to see an inner coffin (in loan from the British Museum until 19 Feb 2023)

FREE sessions and activities for under 5s (Museum Mice / Curious Crawlers / Nuture Nest).

These usually need to be pre-booked. See website for info.

Plus a range of FREE activities during school holidays

Find out more: [Great North Museum](#)

Discovery Museum (Newcastle)

What's on - Discovery Museum is home to some fantastic permanent galleries including an interactive science maze, Newcastle Story / Destination Tyneside which includes lots of local history and Charge! The Story of Northern England's Cavalry plus there are three FREE museum trails to try. The museum is super accessible with fantastic facilities including a cafe and indoor packed lunch areas.

During school holidays, there is a programme of special events and craft sessions, many of which are free (or a couple of £). You can check out what's on via their website.

Special exhibitions this Autumn/Winter include:

From Petticoats to the Front Line (highlighting the history of women in the Light Dragoons) until 24 Feb 2023

Find out more: [Discovery Museum](#)

Locomotion Museum Shildon (Newcastle)

What's on - The main indoor hall is large and filled with dozens of locomotives and trains from all eras. You can get up close with more than 70 heritage railway vehicles.

The museum runs regular free Little Locos craft/activity sessions for under 5s and a programme of special events in the school holidays (usually focussing on STEM activities). See their website to check what's on.

Find out more: [Locomotion](#)

Seven Stories (Ouseburn)

What's on - This Autumn/Winter you can enjoy a range of FREE exhibitions including:

Judith Kerr's Kitchen (with free crafts)

Wildwoods Gallery

The Alter Stone from Hadrian's Wall

Betty Larom Exhibition

Where Stories Come From Gallery



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Seven Stories host a wide range of events which can be booked separately including free author events. See their website for information about what's coming up.

Read our blog review here: [Seven Stories Is Now FREE To Visit | An Updated Guide To Visiting](#)

Find out more: [Seven Stories](#)

BALTIC (Newcastle)

What's on - There's lots of free family fun at BALTIC to enjoy including:

- FREE toddler time every Wednesday for under 5s
- FREE ArtMix on Saturdays for ages 13-19 years
- FREE Hula Fridays for all ages every Friday
- FREE Wonder and Wander tours every Wednesday
- FREE Sensory Room (drop in)
- FREE Front Room with complimentary hot drinks (and you can enjoy a packed lunch here)
- FREE Art in Action Trail

Find out more: [BALTIC Centre for Contemporary Art.](#)

Oriental Museum (Durham)

What's on - Oriental Museum Durham is a fab place to visit with a range of permanent and temporary exhibitions covering a huge area from North Africa to Southeast Asia. They also run a huge programme of special events, mostly all free. Highlights this autumn/winter include:

- Free Little Dragons Group for under 5s (pre-book)
- FREE Family Craft Activities most Saturdays and throughout school holidays. These always look great with some interesting themes
- Regular Twilight Opening Sessions

Find out more: [Oriental Museum - Durham University](#)

Kirkleatham Museum

What's on - You can enjoy a range of exhibitions at Kirkleatham Museum including:

- Saxon Princess
- World War I Steel Stories Gertrude Bell
- Plus you can join in with museum treasure hunts and trail & traditional games boxes and there are special events during the school holidays.

Find out more: [Kirkleatham Museum - Enjoy - Redcar](#)

The Sill (Northumberland)

What's on - We love visiting the Sill as their exhibitions are well thought out with lots of engaging and interactive elements. This Autumn/Winter you can enjoy:

- Landscape Exhibition (don't miss the Sandbox)
- The Lost Spells Exhibition until 4 June 2023



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Read our blog review here : Blog review of The Sill

Find out more: [The Sill](#)

South Shields Museum & Gallery / The Word

What's on - Both of these venues are within easy walking distance of each other and it makes sense to visit them both at the same time.

What to expect from The Word:

Drop in Chess for All every Saturday

Plus there are usually a selection of free crafts, storytimes and activities during school holidays. See their website for info

What to expect from South Shields Museum & Gallery:

Permanent exhibitions include an Art Gallery, Creature Corner (snakes, lizards, spiders etc...), Tales of South Tyneside, Changing Faces and Treasures.

Commemorating HM Queen Elizabeth II (until 17 Dec 2022)

There are regular free crafts and activities during the school holidays too. Check their website for further information.

Find out more: [South Shields Museum](#) and [The Word](#)

The Dormon Museum (Middlesbrough)

What's on - The Dormon Museum houses the history of Middlesbrough, its industries and famous residents through permanent and temporary exhibitions. There are regular free events and activities during school holidays. Check out their FaceBook page to see what's coming up.

There is free parking nearby and Middlesbrough Train & Bus Station are a 20 minute walk away. Use postcode TS5 6LA

Find out more: [Dorman Museum - Home | Facebook](#)

Sunderland Museum & Winter Gardens

What's on - Permanent exhibitions and galleries include the Winter Gardens with Koi Carp (and dinosaurs), The Time Machine, Sunderland Pottery, Coal, Secrets of the Past, Glorious Glass, Lost Worlds, World's Alive, The Art Gallery, The Victorian Gallery, Faith & Science & Launched on Wearside. Lots to see!

The museum often organises free activities during school holidays. Check their website to see what's on.

How to get there - See here for parking and public transport info

Find out more - [Sunderland Museum & Winter Gardens What's On](#)

Zen Garden at Theatre Hullabaloo

What's on - The Undiscovered Island is a free activity for ages 0-10 years. This sensory focused area takes you on an 'underwater' adventure with the chance to explore storypods, musical stepping stones and a relaxing coral garden (ends 11 March). Neurodiverse sessions are also available to book.



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Find out more - [Theatre Hullabaloo](#)

Palace Green Library

What's on - Palace Green Library is located next to Durham Cathedral and a really interesting place to visit with plenty to see. Permanent galleries include the Museum of Archaeology, Durham Light Infantry Collection, The Dennyson Stoddart Gallery, University Gallery, Bishop Cosin's Gallery and Barker Research Gallery.

Palace Green organises regular special events & activities across school holidays. See their website for info.

Find out more - [Palace Green Library - Durham University](#)

Soft Plays

This one isn't technically free, but it's just the cost of a coffee so we thought it was worth including:

Paddlepod Soft Play at Killingworth is FREE for ages 0-5 years if you make a purchase from the cafe Mon-Fri 10am-3pm (just drop in).



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SANITARY PRODUCTS

Ask at school to get free products and food banks stock sanitary products but you may need to be referred to access them.

A new **Morrisons' initiative called "Ask for Sandy"** allows customers to discreetly access sanitary products from selected stores. The note reads: "Please don't feel shy. If you are in need or struggling for sanitary products go to our customer service kiosk (Next to Timpsons) and ask for a package that SANDY has left for you. You will then be given a FREE discreet envelope with what you need no questions asked."

Use the following to help you work out the cheapest sanitary products out there.

Sanitary Pads.

If you avoid the bigger names like **Always** and **Tampax**, and stick with supermarket-own brands instead, you could save a substantial amount of money. Most people can't notice the difference when switching to own brands, but if you prefer to stick with what you know, the cheapest branded packs we've found are these **Always Sensitive Normal Ultra Sanitary Towels**

If you want the cheapest possible supermarket options, look at these:

Tesco Essentials maxi towels x10, Asda Protect Ultra Normal Sanitary towels without wings x16, Tesco Free Spirit Maxi Towels Regular x24, Morrisons Normal Ultra Towels without wings x 16, Sainsbury's Ultra Towels x16. The ones in the table don't have wings, but if you're looking for cheap sanitary pads with wings, you could try **these ones** from Sainsbury's.

Note that these prices don't take into account special offers, so look out for any discounts that could get you an even better deal. Don't forget to try other shops like Home Bargains and BM Bargains

Tampons

Tampons often work out slightly more expensive than pads, but for some, they're a necessity and a much more comfortable option.

However, our table reveals that if you know where to look, you can get them for pretty much the same price as pads.

Again, if you want to stick with a known brand, these **Tampax Cardboard Super Tampons with Applicator** come in at some of the cheapest.

However, the packs listed below will get you the best deal. Just note that all but one of these packs contain **non-applicator tampons** – although the own-brand versions with applicators still work out cheaper than the big brands.

Asda Protect Super Non Applicator Tampons, Tesco Super Plus Non Applicator Tampons, Asda Regular Applicator Tampons, Morrisons Non Applicator Tampons.



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RECIPES FOR LESS THAN £5

Please use the following links to get ideas on how to prepare family meals cheaply.

[5 easy family dinners for £25 | Tesco Real Food](#)

[Recipes for under £5 - Co-op \(coop.co.uk\)](#)

[Cheap family recipes | BBC Good Food](#)

[Budget dinners - BBC Food](#)

[Search | Tesco Real Food](#)

[35 Meals Under £5 - Netmums](#)

[Jack Monroe recipes - BBC Food](#)

[COOKING ON A BOOTSTRAP – by Jack Monroe, bestselling author of 'A Girl Called Jack'](#)

[21 Budget Family Meals and a £16 Aldi Meal Plan - Savings 4 Savvy Mums](#)

[4 Week Budget Meal Plan - Skint Chef](#)

FOOD SHOPPING TIPS

1. Plan your meals in advance and make a grocery list accordingly.

Meal planning is a great way to save money and achieve your financial goals. By taking the time to plan your meals in advance, you can avoid buying unnecessary items at the grocery store. This also allows you to budget your food expenses more effectively. Meal planning can help you stick to a healthy diet, as well. By choosing nutritious recipes and preparing them ahead of time, you can make sure that you and your family are eating healthy meals on a regular basis.

2. Stick to your grocery list.

Once you have created a grocery list, do your best to stick to it. It can be tempting to add impulse items to your cart, but these purchases can quickly add up and blow your budget. If you see an item that wasn't on your list but is too good to pass up, see if you can find a cheaper version of it elsewhere.

3. Compare prices and shop around.

Don't be afraid to comparison shop to get the best deal on groceries. Take advantage of sales and coupons and consider shopping at different stores in order to find the best prices on the items that you need. It may take a little bit of extra effort, but it's worth it if it means saving money on your groceries.

4. Purchase generic or store brand items.

In many cases, generic or store brand items are just as good as the name brand versions, but they cost less. When you're budgeting for your



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groceries, it's important to look for ways to save money where you can. Purchasing generic or store brand items is a great way to do this.

5. Buy in bulk.

If you have the storage space, buying in bulk can help you save money on groceries. Items such as rice, pasta, and cereal often cost less per unit when you purchase them in bulk. Just be sure that you're actually going to use all of the food before it goes bad.

6. Avoid pre-packaged or convenience foods.

Pre-packaged and convenience foods are generally more expensive than their unprocessed counterparts. In addition, they often contain unhealthy ingredients that you would be better off avoiding. Whenever possible, choose fresh fruits and vegetables, whole grains, and lean protein sources instead of processed foods.

7. Bring your own reusable bags.

A lot of stores now charge for plastic bags, so it's definitely worth it to invest in some reusable bags. Not only will you save money, but you'll also be doing your part to help the environment.

8. Use cash instead of credit or debit cards.

When you use cash, you're more likely to stick to your budget than if you use a credit or debit card. This is because it's easier to visually see how much money you're spending when you use cash. If you find that you often overspend when using a credit or debit card, try switching to cash for a while and see if it makes a difference.

9. Shop alone if possible.

It can be tempting to bring your kids or spouse along with you when you go grocery shopping, but this isn't always the best idea. If possible, try to do your grocery shopping alone so that you can focus on sticking to your budget.

10. Avoid impulse purchases.

This one is definitely easier said than done, but it's important to avoid impulse purchases if you want to save money on groceries. If you see an item that wasn't on your list but is too good to pass up, see if you can find a cheaper version of it elsewhere.

11. Shop at the right time

If you are strategic about the time that you shop, you might be able to score some great bargains and save money. A great time to shop is in the early evening when many supermarkets reduce prices on fresh produce that is close to its sell-by date.

12. Check the reduced section

The reduced section is often filled with great bargains. Here, you might find cheap options that could be used to make a meal that day instead of one of the more expensive options on the shopping list.



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TIPS FOR SAVING MONEY ON ENERGY BILLS

Be energy efficient in the kitchen

Dishwashers often use less water than washing dishes by hand – but only if they're run at full capacity. It's best to use your dishwasher when it's full. By waiting until it's fully loaded and only running it once a week, you could save around £14 every year.

If you're washing dishes by hand, use a bowl in the sink rather than keep your tap running.

When it comes to cooking, some small habits can help you save energy. For example, always put lids on pots and pans when boiling water, and avoid opening your oven door too often when checking food.

And when you boil your kettle, only boil the amount of water you'll need. By simply filling the kettle correctly, you could save £7 off your bills.

Change your laundry habits

Wash clothes at 30 degrees or lower, rather than 40 degrees. And like dishwashers, it's much more cost-effective to run fewer cycles, on fuller loads.

Try to cut down on using the tumble dryer. Instead, dry clothes outside during the sunnier months, or hang them on an airer in a warm, sunny room or near a window. As well as saving money on energy, it'll help your clothes last longer, too.

Use 'eco' mode

Washing machines and dishwashers often come with 'eco' mode, which typically means operating at a lower speed and heat.

If you're not dealing with extremely messy dishes or tough stains on your clothes, it's a good way to save some energy.

Switch off unused appliances

Large kitchen appliances are some of the most energy-hungry devices in your home. While you can't turn off your fridge or freezer, it's a good habit to switch off your dishwasher, microwave, washing machine and electric oven at the wall.

By switching these devices off, rather than leaving them on standby, it is estimated you could save around £30 a year.

Save money on electricity costs

These days, it's likely you're using an increasing number of electronics around the house, particularly if you work from home.

It's also likely that many of them will still be turned on or kept on standby 24 hours a day, even when not in use. While most modern electronics don't consume too much power when in standby mode, keeping loads of devices plugged in can certainly add up on your bills.



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Switch to energy-saving light bulbs

Replace old, inefficient light bulbs with modern LED bulbs, as these will help you save on your energy bills. They use almost 90% less energy than traditional bulbs, and last longer too.

Turn off lights and devices when they're not in use

Get into the habit of turning lights off when you leave a room. Also remember to switch off electronics when you're not using them, rather than leave them on standby. Unplug devices and turn off plug sockets when not in use.

Rather than keeping your appliances plugged in, unplug them and turn off the plug socket at the wall.

Phone chargers are a big culprit – instead of leaving your charging cable at the plug, remove it and turn off the plug socket. Additionally, there's no need to keep your device plugged in once it's fully charged.

Buy energy-efficient appliances

If you're in the market for a new home appliance, it's well worth getting one with a high energy-efficiency rating.

Energy efficiency is rated in seven bands ranging from A-G, with A being the most energy efficient and G being the least. Some appliances may use an older scale, from A+++ to G.

To give an example, an A+++ fridge freezer will save around £320 in energy bills over its lifetime compared to an A+ model.

Watch your water usage

Water usage goes hand-in-hand with energy usage, as hot water is needed for showers and washing up. And while you might only need heating during the colder months, you'll use hot water all year around.

Additionally, dishwashers, washing machines and tumble dryers are some of the most energy-intensive home appliances. By changing how you use these devices, you can make some huge savings on your utility bills. Overall, it pays to be both water and energy conscious.

Reduce water use in the bathroom

Look into replacing your current showerhead with a 'low-flow' one, as these significantly reduce the amount of water you use when you shower. Try taking a shorter shower, or replace baths with showers, too.

You might also want to think about changing your toilet cistern to a 'low-flush' version. If you have an older toilet, see if you can fit a 'dual flush.'

And if you have a dripping tap, get it fixed – leaky taps can drip around 90 litres of water every week.



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Get water-saving gadgets

There are plenty of affordable, water-saving gadgets that are quick and simple to install in your home. What's more, water companies often offer these for free, depending on where you live and what's available.

You could get shower heads, tap inserts, garden hose nozzles and toilet cistern bags that all help to regulate water usage.

Consider long-term energy-saving measures.

As well as things you can do immediately to help save money, you could make long-term energy-efficient changes to your home.

While some of these steps will involve more effort to install, plus a larger initial cost, over time it should pay off in terms of energy savings.

Check your eligibility for grants and financial support

Many households qualify for some help with their energy bills without realising it. Due to the current energy crisis, it's more important than ever to see what support is available.

There are schemes and grants available, particularly if you're old, on a low income, or receive certain benefits:

- **Government energy discount scheme** – due to the energy crisis, all domestic electricity households automatically get a £400 reduction in their electricity bills from October 2022 (although this will be repaid back over five years from 2023)
- **Winter Fuel Payment** – if you were born on or before 26 September 1955, you could get between £100 - £300 to help pay your heating bills
- **Warm Home Discount** – a one-off £140 discount on your electricity bill, if you receive Guarantee Credit or you're on a low income
- **Cold Weather Payment** – if you're getting certain benefits, you can get a £25 payment for each seven-day period of extremely cold weather between 1 November and 31 March
- **Boiler Upgrade scheme** – a new scheme running from 2022 to 2025, homeowners can get funding to install energy-efficient low carbon heating systems
- **Energy Company Obligation (ECO) scheme** – depending on your eligibility, you could get help from your energy supplier to get free or discounted home improvements, such as cavity wall insulation, loft insulation, or boiler replacements

Even if you don't seem to qualify for anything, it's still worth checking with your energy supplier or local council to see what help you can get.



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For example, if you're struggling to keep up with payments to your energy supplier, they can work with you to arrange a payment plan or offer a grant to help you pay off debts.

Prepayment Metres

Prepayment metres - if you are using a prepayment metre does your supplier have up to date contact details? Please ensure you check with your supplier as they will use this to contact you to send you the £400 rebate over the coming months?