

Cost of Living Toolkit

How it works

This tool is for anyone looking to do something about money matters. It will help you work out your first priority, what options there are, and who to speak to first.

It doesn't cover everything, but will help you get started. Once you've made progress with one priority, these groups can help you with the next step (*until you get where you want to be!*).

You might want to use it by yourself, or with a support worker / person who is helping you



Do not use this tool if you are in fear of your life or your safety is at risk

If you are in an emergency **call 999 immediately**. If you can't talk but need help **press #55**.

A What is your priority right now?

What would make your current situation better? Life can feel overwhelming, so take it one step at a time.

It can help to think about a time when things were better. What would help get you closer to that point?

Sometimes, it might not be directly about money, either. It's easy to get in bad cycles, and taking time to do different activities, speak to different people and improve your mental health might actually come first.

B What are some options to achieve this?

Once you've worked out what you want to do, support is only one step away.

The things listed here have all been developed in Rochdale borough for people in your situation who've benefitted from them before.

Everyone is different though, so read the descriptions and decide for yourself what might be worth trying. If it doesn't work for you try, out another option, and see if that fits.

C Who can help?

All of the places listed here are to help you get the right support. Get in touch by phone, email or online – however suits you best.

If you don't get through the first time, follow up and take time to explain what is going on for you because they won't know in advance and need help to understand and provide the right support.

If they can't help resolve your priority directly, they'll know who else can if you share what else you'd like to do. They can even use this tool to help!

A

What is your priority right now?



I want short term help with food, cash or items

Go to **1**



I want to save energy and reduce my bills

Go to **1** or **2**



I want to understand my situation better

Go to **3** or **4**



I want to improve my skills and work life

Go to **5**



I want to get on top of my finances

Go to **3** or **4**



I want to feel less stress and worry

Go to **4** or **5** or **6**



I want me and my family to be healthy and safe

Go to **6** or **7**

B

What are some options to achieve this?

- 1 Household and Assistance funds**
Get help with items like supermarket vouchers, energy vouchers, white goods, as well as reliable loans or help with saving.
See: [Council Helpline](#) / [Citizen's Advice](#)
- 2 Support with food, energy and items**
Access necessary essential and help for cost of living.
See: [Council Helpline](#) / [Green Doctor](#) / [Early Help](#)
- 3 Advice services**
Get support to challenge decisions, fill out forms, plan, budget and manage your finances or to work out next steps.
See: [Council Helpline](#) / [Citizen's Advice](#) / [Community Champions](#)
- 4 Peer Support**
Don't go it alone. There are others who've been there and done that and can help you work through it.
See: [Community Champions](#) / [DA Support](#)
- 5 Training, Activities & Volunteering**
Find out about the positive things you can do to meet people, get busier and improve job prospects.
See: [Action Together](#) / [Work & Skills Team](#)
- 6 Mental Health**
Counselling, support, and mediation – around the clock & in multiple languages – is available if you are under strain.
See: [Community Champions](#) / [Council Helpline](#)
- 7 Support for families and domestic abuse**
A range of support is available for families, children & people experiencing domestic abuse, including early help for your child, safe places to stay & confidential victim support.
See: [Early Help](#) / [DA Support](#)

C

Who can help?

Community Champions

Telephone: 01706 751 190
Website: livingwellrochdale.com/service/community-champions/

Green Doctor

Telephone: 0800 090 3638
Website: groundwork.org.uk/projects/green-doctor

Council Helpline

Telephone: 01706 923 685 (*Mon Fri, 9am 5pm – Out of hours ring 0300 202 8875 then option 2*)

Citizens Advice

Freephone: 0808 278 7803 (*Mon Fri, 8:30 5:30*)
Website: casort.org/info-advice

Action Together

Website: www.actiontogether.org.uk/rochdale

Work & Skills Team

Telephone: 01706 926 657
Email: jobsandskills@rochdale.gov.uk

Early Help

Telephone: 0300 303 8801
Email: early.help@rochdale.gov.uk

DA Support

Telephone: 0161 507 9609
Website: rochdale.gov.uk/domestic-violence-abuse/can-help-domestic-abuse