

Support Tools

Let's take a look at some helpful online resources that are available to you...

News Updates

- **The Bank of England** website shows current Bank of England base rate and shows year on year comparison over the last 10 years: www.bankofengland.co.uk
- **MoneyHelper's** 'what the new energy announcement means to you' section lists the latest energy announcement(s): <https://www.moneyhelper.org.uk/en>

Mortgage Interest Rates

MoneyHelper's Mortgage Calculator allows you to check potential mortgage costs should you decide to re-mortgage.

It also allows you to check how interest rates will impact your current mortgage repayments:

<https://www.moneyhelper.org.uk/en>

Budgeting Help

- **MoneyHelper's** free Budget Planner tool gives tips on how to make the most of your money: <https://www.moneyhelper.org.uk/en>
- **National Debtline's** budgeting section allows you to complete an Income and Expenditure, and also has a link to which.co.uk for the best budgeting apps: <https://www.nationaldebtline.org/>
- **StepChange's** Budgeting tool works out your budget with you: <https://www.stepchange.org/>

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Worried about your bills?

These links might be useful, but please call us on 0333 003 7188 today if you are struggling

MoneyHelper's 'Living on a squeeze' section advises how to create a budget, and how to boost income through benefits and grants. It also provides a Free Debt Advice tool and has a 'Bill Prioritise' tool that lets you input the value of your different debts and bills, and advises how to deal with them and which ones to tackle first: <https://www.moneyhelper.org.uk/en>

Citizens Advice has a 'Grants and Benefits' section that gives a detailed breakdown of the different types of benefits or grants available to you: <https://www.citizensadvice.org.uk/>

Energy Saving Trust provides practical advice on reducing energy bills and obtaining grants and support towards energy-efficient home improvements: www.energysavingtrust.org.uk

Turn2Us's 'Support with the Cost of Living' section includes information on how to maximise your income with regards to benefits and grants, and how to manage your budget. It also includes links to a free budget planner tool, a guide to 'Managing your Money in Uncertain Times', and a Bill Prioritiser tool: <https://www.turn2us.org.uk/>

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Are you currently in financial trouble?

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Citizens Advice offers advice on how to use a food bank, including how to get a referral and address finder for Trussell Trust food banks. It also has a section that advises people what to do if they can't afford to top up a prepayment meter: <https://www.citizensadvice.org.uk/>

Money Advice and Pension Service provide information on regulated breathing space (England and Wales only): <https://moneyadvice.co.uk/>, <https://www.gov.uk/government/organisations/pension-service>

MoneyHelper has sections that encourage customers to have conversations with creditors. It also has a live conversation tool to talk via telephone, an Online form, and a web chat or WhatsApp to seek advice. There's also information on employment rights and how to get help, a tool to find out if you qualify for redundancy pay, what benefits can be claimed, and what to do after job ends: <https://www.moneyhelper.org.uk/en>

Quakers Social Action provides links to different websites and apps that provide price comparisons for supermarkets, public travel, petrol etc: <https://quakersocialaction.org.uk/>