



PSA Bulletin

This week let's talk about 'Money and the cost of living crisis!'

Worrying About Money? Click [here](#) for some insightful ways to Ease the Squeeze!

Advice and support is available if you're struggling to make ends meet. Anyone can fall into debt - for all kinds of reasons. There is nothing to be ashamed of.

Perhaps your **outgoings are now exceeding your household income**? Perhaps historical **debts** are getting unmanageable? Maybe a change in circumstances or **unexpected events** have forced you into financial difficulty? There are a number of ways you can begin to access support. Being honest and talking about it really is the first step.

To begin, you could use this online form to generate some possible options for you here in Cornwall, ranging from advice about benefits, council support and ways to maximise your income. **Begin finding the right help by completing this very short tick box exercise by clicking [here](#).**

Foodbank vouchers can help in a crisis, please speak to Terri-Anne or a member of staff at reception to request support.

Need to think about **Budgeting better**? Why not try the MoneySavingExpert's [Budgeting spreadsheet](#) to help you map out what's coming in and where it's all going. Download the Excel sheet and it's all prepared for you to enter the figures.

Use this link to access FREE debt advice and support from **STEP CHANGE** around managing the [Rising Cost of Living](#). Alternatively, you may wish to consider a FREE call to **Christians Against Poverty** helpline (0800 3280006) they can book you an appt to meet with a local advisor and discuss your individual circumstances.

Citizen's Advice say: "If you're having issues with money or debt, you can: talk to us online about a debt problem using [CHAT](#) - we can usually help between 8am and 7pm, Monday to Friday or call our debt helpline - it's available 9am to 5pm, Monday to Friday. Debt helpline: 0800 240 4420"

[The British Gas Energy Trust](#) can help if you are struggling with energy debts but only once you have sought advice from a local Money advice agency first. Their debt relief grants are available to both British Gas customers and customers of other energy suppliers. Read more [here](#) about who can apply.

[EDF](#) also offer a similar scheme to vulnerable families and [e.on customers](#) can access support also.

[Community Energy Plus](#) services include:

- A free telephone energy advice service for Cornwall.
- Home energy audits to identify improvements to make a home warmer, more energy efficient and cheaper to run as well as its suitability for renewable energy technologies.
- Help to understand and reduce energy bills. This includes home visits and follow-up support where needed.
- A collective energy tariff switching service.
- Free membership of our community oil-buying club.
- Access to grants for heating.
- Access to free and heavily subsidised insulation.

Freephone 0800 954 1956 or use the link above to view other advice such as how Families in Cornwall can take action to save energy and money by using slow cookers which are incredibly energy efficient and there's some great recipes too!

Are you wondering if you'll be better off getting back to work? A new scheme through Ocean Housing "**Building Futures**" can also offer support to those

- # who receive unemployment-related benefits
- # who need help with getting into employment, volunteering, training or study
- # who need wellbeing support

They offer:

- Free confidential, personalized, client-led support and advice to reach your potential
- 1-2-1 and group support and mentoring
- A range of therapeutic activities to build your confidence, skills and motivation
- Help with CVs, job applications, interview skills
- Funding for childcare and travel

Speak to Terri-Anne for a referral.

How to contact me: It's never too soon to make contact if you have any concerns. You can reach me via text on the PSA mobile **07903 613074** or via email, terri-anne.old@celticcross.education Normal working days are Tuesday and Wednesday 8.00-16.00 and Thursday 8.00-13.00

