

# Cost of Living Help – November 2022

## School Initiatives

**Affordable Uniform** – We have launched our affordable uniform shop where families can purchase uniform for a small donation. We welcome donations of used uniform in good condition and welcome fancy dress (world book day) costumes and Christmas jumpers.

**Book Swap** - We will soon be launching our Book Swap Little Library. This will be a place along the path where families can leave books they no longer need and swap them for a new one. To get us started we welcome donations of preloved books (for adults or children) that are in excellent condition to get things started.

**Pantomime** – We are aware of the financial challenges our families may face this winter. We have therefore decided not to run a pantomime trip as in previous years and will instead have the panto come to us – which all children will be able to attend.

**Foodbank** – Thanks to your generous donations we collected a range of food products for the WHPS foodbank. We have donated these to the Brentwood Food bank which we encourage you to engage with if you need to. <https://brentwood.foodbank.org.uk/>

## General Money Advice / Support

**Adult Community Learning (ACL)** have a range of free and low-cost courses available to support with the cost of living crisis, further details can be found on their [website](#).

**Working Families** - See this website for support of cost of living:  
<https://workingfamilies.org.uk/articles/cost-of-living-support-for-families/>

**Child Benefit** - You get Child Benefit if you're responsible for bringing up a child who is under 16 or under 20 if they stay in approved education or training. Only one person can get Child Benefit for a child. There's no limit to how many children you can claim for. You can get:

- an allowance paid to you for each child - you'll usually get it every 4 weeks
- National Insurance credits which count towards your State Pension
- a National Insurance number for your child without them having to apply for one - they'll usually get the number before they turn 16 years old

If you are not claiming but are eligible - go to the government website [here](#)

**COVID WFH** - If you worked from home during covid, you can claim tax relief on those two years  
<https://www.gov.uk/tax-relief-for-employees/working-at-home>  
<https://blog.moneysavingexpert.com/2020/04/martin-lewis--working-from-home-due-to-coronavirus--claim-p6-wk-/>

**Tax Relief on Uniform** - If you wear a uniform to work, you can claim tax relief  
<https://www.gov.uk/guidance/job-expenses-for-uniforms-work-clothing-and-tools>  
<https://www.moneysavingexpert.com/reclaim/uniform-tax-refund/>

**Tax Relief on Union Membership / Associations** - If you are in a trade union or professional association you can claim tax relief  
<https://www.gov.uk/tax-relief-for-employees/professional-fees-and-subscriptions>

<https://www.gov.uk/government/publications/professional-bodies-approved-for-tax-relief-list-3>

**ActivAte Essex** - ActivAte Essex provides free holiday clubs for families on low income, which could reduce costs for families over the Christmas holidays. Their website is [here](#).

## Support with Energy Bills

Visit [Energy Saving Trust](#) to find out how you can save money on your energy bills.

A £400 government grant for all domestic energy customers will appear as a credit from energy suppliers from October 2022 onwards. This is known as the [Energy Bill Support Scheme](#).

There is also a one-off payment of £650 for those on means-tested benefits. Find out more about the [£650 one-off payment](#).

### Funding for energy efficient improvements

If you're an Essex homeowner with a household income below £30,000, you may be eligible for £10,000 funding to make energy efficient improvements to your home through the [Sustainable Warmth Scheme](#).

### Save money on heating oil

If you're not connected to the mains gas supply, you can still save money on heating oil by joining the Rural Community Council of Essex (RCCE) [community oil buying scheme](#).

### Get specialist advice

You could get help from a specialist energy advisor if you are finding it hard to pay energy bills or have debts with energy suppliers. They might be able to help you get a grant to improve your home's energy efficiency. Visit [Warm Homes Essex](#) or contact the Citizens Advice Warm Homes team on 0300 3033 789.

## Food

**Foodbank** – Thanks to your generous donations we collected a range of food products for the WHPS foodbank. We have donated these to the Brentwood Food bank which we encourage you to engage with if you need to. <https://brentwood.foodbank.org.uk/>

**Biscuit** - If you have a dog, you can sign up for a free account on the 'Biscuit' app. Biscuit gives you points for walking your dog. Points soon add up and you can then trade these for e-gift cards for places such as Just Eat, Deliveroo, Nero, Tesco, Morrisons, Asda and more.

**TooGoodToGo** - The TooGoodToGo app is another way to get hold of cheap groceries. Download the app and search for local stores that are selling bags of groceries at the end of each day. Some bags can be worth up to £15 and are going for as little as £3.50. The BP Garage in Ingrave offer a daily TooGoodToGo as do other stores nearby.

**OLIO** - On OLIO, you'll find millions of people giving away food & other household items to their neighbours, all for free. "Fight waste. Help your neighbours. Save our planet. Feel amazing"

**Morrisons** - Free meal - Ask for Henry

<https://www.moneymagpie.com/make-money/ask-for-henry-the-discreet-way-to-get-a-free-meal-at-morrisons>

**Warm Lunches - Essex Libraries** - Warm and inviting spaces, hot drinks, activities, and the opportunity to connect with others are promised this winter in the new 'Warm Welcomes' initiative. <https://libraries.essex.gov.uk/news/warm-welcomes/>

### Personal Hygiene

The so-called 'tampon tax' may have been abolished but many will spend up to £100 a year on period-related products. There are a range of other ways to help with period poverty, including asking for an emergency 'package for Sandy' in Morrisons.

The [Cheap or free sanitary products](#) guide on Money Saving Expert has more information.

### 'Free' Money

Some banks are offering incentives if you switch your accounts. The highest paid incentives are up to £200. This is paid, usually, directly into the new account.

For more information, please read about account switching [here](#)

### Free School Meals

Check to see if your child(ren) are eligible for Free School Meals. This means-tested service is run by the local council. To see if you qualify, please go to [Essex County Council Free School Meals](#)

### Education

**Essex Music Service** - EMS provide financial help for parents who want to support their children in developing their talents in music which can be a costly hobby. Check [their website](#) for more details