

# Cost of Living: Resources & Advice

We know that the rising cost of living is making it really hard for many people to make ends meet. We hope the resources and advice on this sheet will be helpful.

If you are having a hard time please do seek advice and support sooner rather than later.

We have included a range of resources on issues from working out your budget to advice on managing debt and how to access emergency support. The list is not exhaustive but a starting point.

Financial difficulties can be a major source of stress and leave people feeling isolated so we have also included some groups and activities that are free: some offer mental health support, others are for fun and socialising.

## Managing Your Finances and Budget

Budget Planning - there is a range of online tools to help you work out your budget. For all of them you will need to collect some information first, this will probably include:

- bank statements,
- payslips, your invoices (if freelance)
- debit or credit card statements,
- receipts for things you buy on a regular basis.
- Also make sure you have a list of everything you pay for.

### **Citizens Advice Budget Planner**

<https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/>

### **Moneyhelper Budget Planner**

<https://www.moneyhelper.org.uk/en/everyday-money/budgeting/beginners-guide-to-managing-your-money>

### **Princes Trust**

<https://www.princes-trust.org.uk/help-for-young-people/tools-resources/money-management/budget-planner>

## Talking to Service Providers

If you owe money e.g. for electricity or council tax etc it is best to talk to the company or local authority as soon as possible to discuss the situation and arrange a payment plan.

### **Bristol City Council - arrange to pay your debt link**

<https://digital.bristol.gov.uk/benefits-financial-help/make-an-arrangement-to-pay>

### **Local Providers (this is not an exhaustive list)**

Most utilities companies offer a range of support options on their website to help with paying bills, this is a sample.

### **Wessex Water / Bristol Water**

<https://www.wessexwater.co.uk/your-account/help-paying>

Telephone 0345 600 3 600

## Text Relay Service

If you are deaf, hard of hearing or have speech difficulties, you may want to use the Text Relay service. To make a call from a textphone, dial 18001 and then:

## Billing and account enquiries

Call: 0345 600 3 600

## Water supply or sewerage enquiries.

Call: 0345 600 4 600

To make a call from a telephone, dial 18002 and then the number you require. A Text Relay operator will join the call and act as an interpreter.

## EON Energy

<https://www.eonenergy.com/for-your-home/help-and-support/getting-help-pay-your-bill#:~:text=What%20you%20can%20do%20when,ways%20we%20can%20help%20you.>

Telephone 0345 052 0000

Minicom Textphone 0800 056 6560,

## EDF

<https://www.edfenergy.com/for-home/help-support/energy-bill-debt-advice#:~:text=If%20you're%20a%20vulnerable,your%20gas%20or%20electricity%20debts.>

0333 200 5100

Text telephone for customers with hearing difficulties

0800 096 2929

## Virgin Media

<https://www.virginmedia.com/help/billing-and-payments/payment-issues>

Customer service team

Broadband, TV, and home phone customers

Call 150 from your Virgin Media phone or mobile, or call 0345 454 1111 \* from any other phone

Virgin Mobile customers

Call 789 from your Virgin Media mobile, or call 0345 600 0789 \* from any other phone

Monday to Friday, 8am until 9pm

Saturday, 8am until 8pm

Sunday, 8am until 6pm

## Text

Mobile customers can send a message to us via WhatsApp on 07305 327 112 ^

Monday to Friday 7am – 11pm, Saturday and Sunday 8am – 8pm

## Text Relay service

RelayUK helps deaf, speech impaired and hearing impaired people to talk to each other over the phone and via an app using the relay service. To contact via RelayUK you can download Relay UK app or call free on 18001 0800 052 2164

## Video Relay service

If you're a British Sign Language user you can contact Virgin using a British Sign Language video interpreter, via the InterpretersLive! service, provided by Sign Solutions. You can also pre-book BSL Video Interpreters and other types of remote communication support. The service is available to you during opening times.

## Getting Advice on Debt

### Citizens Advice Bureau Bristol

<https://www.bristolcab.org.uk/>

General Advice Line: 03444 111 444

Debt Advice Line 0800 138 3422

*leave your details they will ring you to book an appointment with an adviser  
(note all face to face appointments are currently suspended)*

Email: [debtadvice@bristolcab.org.uk](mailto:debtadvice@bristolcab.org.uk)

### Money Advisor Network

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

Offers free, confidential and independent advice on managing debt.

### Step Change

<https://www.stepchange.org/how-we-help/debt-advice.aspx>

Online debt advice service is available 24 hours a day 7 days a week, at a time that suits you.

If you'd prefer to speak to someone, call the debt advice helpline.

Telephone 0800 138 1111

Monday to Friday 8am to 8pm and Saturday 8am to 4pm

## Emergency Support

If you are facing an immediate and urgent financial emergency, there are a number of charities and emergency benefits available, including some run by energy providers.

### Bristol City Council Local Crisis & Prevention Fund

<https://www.bristol.gov.uk/residents/benefits-and-financial-help/local-crisis-prevention-fund-emergency-payments-and-household-goods>

This can offer support for people struggling to cover the basics such as food, electricity bills or household goods.

You can contact the team here:

email: [lcpf@bristol.gov.uk](mailto:lcpf@bristol.gov.uk) include your full name and address

phone: 0117 922 4500, Monday to Friday, 9am to 12noon (they can't take household goods applications by phone)

in person: Citizen Service Point, 100 Temple Street, Bristol, BS1 6AG (by appointment only). You'll need to collect emergency payments here.

**For University of Bristol Students**

<https://www.bristol.ac.uk/students/support/finances/emergency-funds/>

**For UWE Students**

<https://www.uwe.ac.uk/courses/funding/uwe-bristol-fund/student-hardship-grant>

**For EON Energy Customers**

<https://www.eonnextenergyfund.com/>

This fund offers grants for customers who are struggling to pay bills or need to replace an appliance. The grant does come with conditions please check the website for further details.

**For Wessex Water Customers**

<https://www.wessexwater.co.uk/your-account/help-paying/apply-for-assist>

You can apply to have a reduction to your bill, as with EON there are some conditions.

**Activities and Services to help with mental health.**

If there is a risk to yours or someone else's life always call 999

There are a range of support options if you are in crisis:

**Bristol MindLine:** support and information line. Wednesday to Sunday, from 7pm to 11pm.

Call **0808 808 0330**.

**Samaritans:** call **116 123 24** hours a day, 7 days a week, or email [jo@samaritans.org](mailto:jo@samaritans.org)

If you are finding things are difficult and would like some support, some of these services and groups may be able to help.

**Vitaminds**

0333 200 1893

<https://www.vitahealthgroup.co.uk/nhs-services/nhs-mental-health/bristol-north-somerset-and-south-gloucestershire-mental-health-services/>

Offers short term talking therapies to adults aged 16+ who live in and are registered with a GP in Bristol. The service is free. You can self refer either using the link above or calling the number.

**Run Talk Run**

<https://www.runtalkrun.com/>

Global initiative to make moving and mental health less intimidating and more accessible  
There is a local group in Bristol.

**Lifecycle UK**

<https://www.lifecycleuk.org.uk/our-projects>

**0117 353 4583**

They have a range of projects geared towards supporting people who would like a little help to get cycling: to unlock the physical, social, mental and environmental benefits of getting on a bike.

Creative Shift Adult Creative Wellbeing Workshops

Thursdays 1-3pm

Arncliffe - free but you need to book

-take some time out to be creative in a relaxed environment.

<https://arnolfini.org.uk/whatson/creativewellbeing/>

## FUN & SOCIAL

### **Women's Craft Club**

Fridays 11am-1pm

Arnolfini Drop In and Free

Join Bristol Refugee Festival's weekly 'craft and conversation' group at Arnolfini where women from all backgrounds are welcome to come along, have a cup of tea and get crafty.

For women and children only.

<https://arnolfini.org.uk/whatson/womenscraftclub/>

### **Arnold Art Cart**

Tuesday-Sundays 11am-6pm Free to use

Arnolfini

The car is kept topped up with range of creative materials and exhibition-inspired activities for families to use while visiting

### **M Shed**

Free Tours of Behind The Scenes and Collections

To find out more and book

<https://www.bristolmuseums.org.uk/m-shed/whats-on/behind-the-scenes-tours/>

N.B. All Bristol City Council museums are free to visit this includes Red Lodge, Bristol City Museum and Gallery and More

### **Cumberland Piazza**

Cumberland Piazza - under the flyover has an excellent skate spot. There are also opportunities to get involved with local community activities including pillar painting, planting and festivals that happen down there.

More information at <https://artundertheflyover.com/>

### **Play Parks in Hotwells & Cliftonwood**

There are play parks in our neighbourhood for little ones on Charles Place & Argyle Place

### **Free Music**

Many bars and cafes have free music nights. No 1 Harbourside and The Canteen are two that are definitely worth checking out.

### **Bristol Takeover**

19 November

A free one day festival celebrating the local music scene at Bristol Beacon

<https://bristolbeacon.org/whats-on/bristol-takeover-2022/>

### **Free Half Term Storytelling Workshop**

26 October

This is happening across a range of venues in the city and is suitable for ages 2-6

More information here <https://bristololdvic.org.uk/whats-on/half-term-storytelling-family-workshops>

## **Performance**

Many theatres and venues do offer concessions and pay what you can for some performances. The Wardrobe Theatre in Old Market still has many events priced at £10 and under.

Check them out here

<https://thewardrobetheatre.com/whats-on/>

If you want a more extensive list of free things to do in the city, check out

<https://secretbristol.com/free-things-to-do-bristol/>