

Cost-of-living support

Find out what support is available to help you and your family get through the cost-of-living crisis.

Let us know if you're in financial difficulty

We know that many families are going through a tough time this winter and we want to do everything we can to help you and your child. If you're struggling with your finances, please get in touch to let us know, as there may be things we can suggest which will help.

Contact your local Citizens Advice Bureau or Family Hub

Citizen's Advice Bureau (CAB)

You don't have to be a UK citizen to get support from your local CAB, you just need to be a resident of the local area. The CAB can help you with:

- Getting benefits or organising other financial support
- Accessing support for essential costs (food, bills, rent)

Visit the [Citizens Advice](#) website or contact your local branch to book an appointment.

4th Floor Broadacre House, Lowther Street
CARLISLE
Cumbria
CA3 8DA

<http://www.ca-ce.org.uk/>
advicehub@ca-ce.org.uk

03444 111 444 - Advice
03300 563037 - Reception

Family Hub

Contact your local Family Hub to get help accessing all the support you might need as a family. [Find your local hub](#) here.

Check you're paying the right amount of tax

Make sure you're on the right tax code. If you aren't you might be due a refund. Use the [Money Saving Expert's](#) free tax code calculator to find out.

Claim any benefits you're entitled to

Use 1 of these benefits calculators to determine whether there are any benefits you could be claiming:

- [Turn2us](#)
 - [Policy in Practice](#)
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- › [Support for migrant families](#) – use this calculator if you are a migrant family, or if you have no recourse to public funds (meaning you're not entitled to the majority of welfare benefits)

You may be able to get benefits paid early if you need cash urgently – this is known as ‘a short-term benefit advance’. You will need to contact the Department for Work and Pensions (DWP) office that's dealing with your claim at

Broadacre House, 16-20 Lowther Street, Carlisle, Cumbria, CA3 8DA. **Telephone:** 0800 169 0190
Textphone: 0800 169 0314

Check you've received all the government's cost-of-living payments

The government's [cost-of-living payments](#) are available for those receiving certain benefits or tax credits. You don't need to apply for these – if you're eligible the money should go straight into your account.

If you think you're due a payment but haven't received one, [report a missing payment](#) to the government here.

Be aware of scams! If you receive any emails, texts or phone calls asking you to fill in an application form or asking for your bank details to receive a cost-of-living payment, **do not talk to them or send a reply**. Get more information on [cost-of-living scams](#) on the Money Saving Expert's website.

Find out what help you can get with your energy bills

Take a look at these resources from the [British Gas Energy Trust](#) and the [Money Saving Expert](#).

Check if your child is entitled to free school meals (FSM)

If your child is eligible for FSM you need to get them registered. This will allow them to get a free meal at school, and we'll get extra funding (known as the pupil premium) to support your child's learning.

Go to [this government website](#) to check if your child is eligible. If they are, or if you're not sure, apply online at: https://emsonline.cumbria.gov.uk/CitizenPortal_LIVE - you will receive an immediate response advising you whether you are eligible or not. If you are unable to apply online please contact the free school meals team - telephone: 01228 606060

See what other support you can get from your local authority

Visit <https://www.cumbria.gov.uk/costofliving/default.asp> to see what support is available.

Local authorities have many schemes that you might be eligible for, including:

- › The [Holiday Activities and Food Programme](#) – access to food and activities over the school holidays. Note that if your child is eligible for free school meals (see above), they'll also qualify for this programme
 - › [Help with transport to school](#)
 - › [Help with school uniform costs](#)
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Get free or low-cost food

If you're worried about not having enough food to feed your family, you're not alone. There are a number of places offering support.

- If you have a child under 4, and meet the eligibility criteria, you may be entitled to [healthy start food vouchers](#)
- Find your local food bank here: [Bankuet](#), [The Independent Food Aid Network](#), the [Trussell Trust](#), or your local [community fridge](#)
- Use food waste apps and websites like [Olio](#) (for free food and household items from your local community), [Too Good To Go](#) (for low-cost food from local restaurants), or [Low Price Foods](#) (food that has passed its best before date, but is still safe to eat)
- Become a member of a community shop. These organisations sell food to their members at a reduced price. Some shops are free to join if you meet certain criteria, and others ask for a small contribution. Find out if there's one near you by checking these websites: [Community Shop](#), [Your Local Pantry](#), [Community Grocery](#)
- Get more tips on free and cheap meals from [Which](#)

Free hygiene products

- Free period products are available in the girls toilets and at student services.
- Food banks may offer free toiletries and sanitary products. Check with your local food bank to see what's available – Contact North Lakes Foodbank – 01900 823854 or email: info@thefoodbank.org.uk for more information
- Find the cheapest disposable sanitary products on [Sanitary Saver](#)

Replace or repair household items at a low cost or for free

Check if you can get broken household goods replaced or repaired by your local community.

- Get free household goods on [Freecycle](#)
- Get help with DIY repairs at a [Repair Cafe](#)

Find a warm space to beat the chill

Some community spaces open their doors to provide a safe and warm space for a few hours. Many also offer hot drinks and wifi.

Find a warm bank on:

- [Warm Welcome](#)
- [Warm Spaces](#)

Further information

- Contact [StepChange](#) for debt advice
- Contact [Shelter](#) if you're having issues related to housing
- Contact the [Salvation Army](#) for emergency assistance
- See if you're eligible for [grants from Turn2us](#)
- Single parents can get support from [Gingerbread](#)