



SHINE  
LINCOLNSHIRE



# **BERNIE'S BRILLIANT BUDGETING BOOK**

# BERNIE'S BRILLIANT BUDGETING



As winter approaches, we know that managing day-to-day costs can feel overwhelming, especially with rising living expenses that affect us all. But you're not alone—every household across the country is feeling the impact, and it's okay to seek guidance. This booklet is here to offer simple, practical tips that can help ease some of the pressure. Whether you're looking to save on energy bills, plan for meals that go further, or just make your budget stretch a little more, we've gathered advice that can make a real difference, day by day.

This guide isn't about doing more with less but about helping you find ways to manage the essentials, build confidence, and plan for a more stable tomorrow. It's our hope that this booklet will serve as a helpful, non-judgmental resource to empower you through the winter months ahead.

At Shine Lincolnshire, we believe everyone deserves access to support. We're here to help, and you're not alone in facing these challenges. Together, small changes can make a big difference.

**Bernie and Everyone at Shine Lincolnshire**



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# FINANCIAL SUPPORT: WHERE TO START

## Work out where you are now

Rapid rises in the cost of living have affected millions of people. What this means for you and your money will be personal to you. If you're looking for money help but don't know where to start, you're not alone. These steps can help you understand your true financial situation and to take action to find a way forward that works for you.

### 1. Review your budget

If you haven't done so already, the first step to understanding where you are now with your money today is making a budget. A budget will make it clear:

- what money is coming in
- what money is going out
- any debts and bills you have
- where you could free up cash or maximise your income.

You can do this using a note book or the Jam Jar method (splitting money into separate 'pots') or you could use the Budget planner at [moneyhelper.org.uk/budget-planner](https://moneyhelper.org.uk/budget-planner)

### 2. Financial support: claim everything you're entitled to

If you're struggling with money, it's important to make sure you get all the government help you might be entitled to. The easiest way to check if you're entitled to benefits, including Universal Credit, is to use a benefits calculator- we go into more detail on this later on!

### 3. Deal with bills and payments in the right order

It can feel overwhelming working out what is the most important bill to pay first. The consequences of not paying some bills and payments are more serious than others, these are called *Priority Debts*. For example, if you don't pay your mortgage or rent you may be at risk of losing it. Priority Debts include:

- Rent or Mortgage payments
- Council Tax Payments
- Gas, Electric and Water
- Income Tax, National Insurance and VAT
- Any other payments you may owe such as: DWP payments, Child Maintenance payments, TV Licence, Any Outstanding Fines, Any Hire Purchase (such as your car).

# FINANCIAL SUPPORT: WHAT ARE YOU ENTITLED TO

If you don't have enough money to live on, you might be able to get help to afford essentials like bills and food. This includes the Household Support Fund and cost of living payments.

You should check if you can claim benefits - you might be able to do this even if you work, have savings or own a home.

## 1. Check the benefits you are entitled to

Lots of people miss out on benefits they're entitled to - so it's worth checking what you can get. Claiming benefits might also let you get access to other financial help like cost of living payments and discounts on energy and transport.

You might be able to claim benefits or increase your current benefits if you're:

- over 16 years old with a low income or no income
- sick or disabled, including if you have a mental health condition
- of State Pension age with a low income or no income
- a carer
- responsible for children

There is a great benefits calculator here: [www.entitledto.co.uk](http://www.entitledto.co.uk)

## 2. Ensure you are claiming any payments you are entitled to

**Pension Credit** gives you extra money to help with your living costs if you're over State Pension age and on a low income. Pension Credit can also help with housing costs such as ground rent or service charges. Pension Credit tops up your weekly income to £332.95 if you have a partner or £218.15 if you're single.

If your income is higher, you might still be eligible for Pension Credit if you have a disability, you care for someone, you have savings or you have housing costs. See below for further information on who is eligible for these additional amounts

You don't pay tax on Pension Credit.

## If you get Pension Credit you can also get other help, such as:

- Housing Benefit if you rent the property you live in
- Support for Mortgage Interest if you own the property you live in
- a Council Tax discount
- a free TV licence if you're aged 75 or over
- help with NHS dental treatment, glasses and transport costs for hospital appointments
- help with your heating costs
- a discount on the Royal Mail redirection service if you're moving house

# FINANCIAL SUPPORT: SUPPORT PAYMENTS

**if you need extra support there are a number of key financial support payments you may be eligible to apply for this winter, helping you manage rising seasonal expenses**

## 1. The Winter Fuel Payment

If you were born before 23 September 1958 you could get either £200 or £300 to help you pay your heating bills for winter 2024 to 2025. This is known as a 'Winter Fuel Payment'.

You must also live in England or Wales and get one of the following:

- Pension Credit
- Universal Credit
- income-related Employment and Support Allowance (ESA)
- income-based Jobseeker's Allowance (JSA)
- Income Support
- Child Tax Credit
- Working Tax Credit

If you're eligible, you'll get a letter in October or November saying how much you'll get.

If you do not get a letter but you think you're eligible, you can make a claim via phone 0800 731 0160.

## 2. The Cold Weather Payment

You may get Cold Weather Payments if you're getting certain benefits or Support for Mortgage Interest (including pension credits, income support, ESA, JSA, Universal Credit, Support for Mortgage interest).

If you're eligible, you'll get these payments automatically. You do not need to apply, but you may need to tell Jobcentre Plus if you have a baby or if a child under 5 comes to live with you. The payments do not affect your other benefits.

You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees Celsius or below over 7 consecutive days.

You'll get £25 for each 7 day period of very cold weather between 1 November 2024 and 31 March 2025.

## 2. The Cold Weather Payment

The Warm Home Discount Scheme is a one-off £150 discount off your electricity bill (this may come off your gas bill if your supplier provides both)

If you're eligible, your electricity supplier will apply the discount to your bill. The money is not paid to you.

You'll usually get the discount automatically if you're eligible- this is if you are on low income and have high energy costs or get the guarantee credit element of the pension credit.



# FINANCIAL SUPPORT: DEBT SUPPORT

**if you have debt, it can be tricky to know where to start, but there are actions you can take to help.**

## **1. Make a list of your debts**

Start by listing all debts, including rent, credit cards, council tax, utility bills, and personal loans.

Record details for each debt: creditor, first missed payment, amount owed, account/reference number, and any creditor actions.

Focus on organising debts rather than worrying, as this helps in managing them.

## **2. Getting your credit reports**

Credit reports show what money you've borrowed and paid back. It's a good idea to get copies of your credit reports to check you've got the right details for all your debts

you can obtain your credit reports from Experian, Equifax, and TransUnion.

Each report might contain different information and might not have details of all your debts, so you should also look at the information your creditors have sent you.

Credit reports don't normally show changes in the last 4 to 6 weeks. They also won't show if you have council tax arrears, unpaid income tax, benefit overpayments, money you owe to family, friends or tradespeople.

## **3. Work out which debts to deal with first**

Priority debts' are debts that can cause you particularly serious problems if you don't do anything about them.

You need to work out which of your debts are priority debts and deal with them first. Make sure you've collected together information about all of your debts.



# FINANCIAL SUPPORT: DEBT SUPPORT

## 4. Deal with your other debts

Once you've got your priority debts under control, you should look at all your other debts. They're 'non-priority debts' because the problems they cause are less serious.

Your non-priority debts might include:

- credit card or store card debts
- catalogue debts
- unsecured loans including payday loans
- unpaid water bills - your supplier can't cut off your water supply
- overpayments of benefits - apart from tax credits
- unpaid parking tickets
- money you owe to family and friends

If you don't pay these debts, your creditors can take you to court to get you to pay - [check what to do if you're being taken to court](#).

If you owe money to family and friends, it might help to tell them you have other debts. They might offer to wait until you've paid off your other debts before asking you to pay them back.

## 5. Check your options for getting out of debt

If you have lots of debts and are struggling to pay, there are things you can do to help you get out of debt.

You might be able to talk to your creditors and arrange a way to pay them, or make a formal agreement called a 'debt solution'.

You'll need to decide what the best solution is for your situation. It'll depend on things like:

- the type of debts you have
- the total amount of debt you have
- how much money you can pay towards your debts

If you have some money to pay your debts, you could arrange to pay off your debts over a few years. You might be able to get a debt management plan, an administration order or an individual voluntary arrangement (IVA).

If you don't have any money to pay your debts there are still options that could help you. Depending on how much you owe, you might be able to apply for a Debt Relief Order (DRO) or bankruptcy.

Before you explore any debt solutions it's important to talk to your creditors. You might be able to come to an agreement with them to pay off your debts, or get more time to work out your situation. Find out about [making a plan to pay your creditors](#).





# FINANCIAL SUPPORT: DEBT SUPPORT

## 6. get breathing space if needed

If you're not ready to use a debt solution or you can't afford to right now, the government-backed Breathing Space scheme could give you extra time.

If you're eligible, you could get 60 days of breathing space where your creditors can't:

- contact you
- take action to make you pay
- add interest and charges to your debt

It covers most debts, including credit and store cards, loans, overdrafts and arrears on household bills. You'll need to get advice from a debt adviser first - they'll check all your debts to see if they're covered.

If you're getting mental health crisis treatment You might be able to get breathing space from your creditors for the whole time you're getting crisis treatment, plus 30 days after.

## 7. Make a plan to pay your debts

Work out a budget so you know how much you have left each month after paying your essential bills and priority debts. This is called 'available income'.

If you're struggling with non-priority debts, like credit cards, payday loans, or overdrafts, you can ask creditors to lower your monthly payments, though it may impact future credit.



# FINANCIAL SUPPORT: BUDGETING

## MONTHLY BUDGET

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

INCOME			
DATE	SOURCE	CATEGORY	AMOUNT

BILLS & FIXED EXPENSES		
DATE	SOURCE	AMOUNT

VARIABLE EXPENSES		
DATE	SOURCE	AMOUNT

SUMMARY	
SOURCE	AMOUNT
INCOME	
BILLS & FIXED EXPENSES	
VARIABLE EXPENSES	
BALANCE	

THAT IS BRILLIANT :)

# MONEY SUPPORT

When money is tight, we can make decisions that can negatively impact our health and wellbeing. This could include gambling or taking out a loan.

## GAMBLING SUPPORT

When money is tight, we know it can be hard to resist the lure of 'easy money'. But gambling is never the answer.

**Gamble Aware** offer free, confidential help and support to anyone who's worried about their (or someone else's) gambling 24/7.

You can contact them via telephone 0808 8020 113 or their website [www.begambleaware.org](http://www.begambleaware.org)

**GamCare** is the leading provider of information, advice and support for anyone affected by gambling harms. They provide structured support for anyone who is harmed by gambling, create awareness about safer gambling and treatment, and encourage an effective approach to safer gambling within the gambling industry.

You can contact them 24/7 via their helpline 0808 8020 133 or via their live chat at [www.gamcare.org.uk](http://www.gamcare.org.uk)

## LOAN SHARKS

A loan shark is someone who runs a money lending business without permission from the Financial Conduct Authority (FCA).

Loan Sharks often use intimidation and violence to get money from their 'clients'.

If someone who has lent you money threatens you or is violent, contact the police straight away.

If you think a money lender is operating without being FCA authorised, you can speak in confidence to the **Illegal Money Lending Hotline** 0300 555 2222.

You can also email the Illegal Money Lending Team at [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk) or text loan shark and your message to 60003.



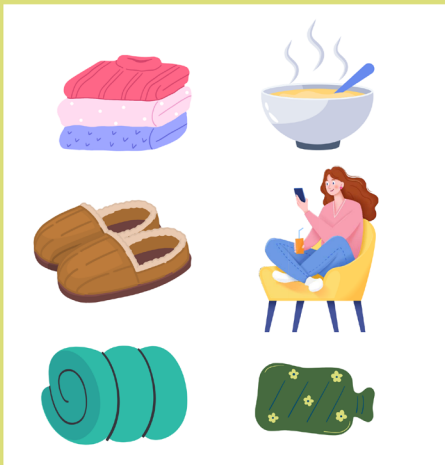
# KEEPING WARM THIS WINTER

Home – it’s somewhere you want to feel safe and warm. That involves using energy to heat or cool your property, generate hot water and power all your appliances and devices. If you are struggling, help is out there. Most energy companies now have a fund to help anyone going through hardship, give yours a call and see how they can help.

British Gas provides grants for customers and non-customers to help with energy bills so even if you get your gas and electric elsewhere, you can still apply for help! Telephone: 0121 348 7797 Web: [britishgasenergytrust.org.uk](http://britishgasenergytrust.org.uk)



## HEAT THE HUMAN, NOT THE HOME.



As we head towards the colder months, keeping your home warm can become a worry. MoneySavers shared their tips to 'heat the human, not the home'. This allows us to cut down on energy use and ensure that the costs are spent where they are most needed.

- Layer up clothing
- eat regularly and try to have at least one hot meal a day
- Keep your feet warm with rugs and slippers
- Put your feet up (literally!) the floor can be the coldest part of the house
- Use a sleeping bag or blanket
- Use a hot water bottle
- Walk or exercise to keep warm

# BE ENERGY SMART

Not all of our appliances are made equal.

By making smart choices about which appliances we use, we can heat our homes and keep our costs down.

## KEEPING WARM

Appliance	Method	Cost to Buy	Cost per hour	Cost Per Week
Microwavable Heat Bag	Microwave 60 seconds	£4.00	2p	90p
Hot Water Bottle	Boil Water in Kettle	£5.50	10p	£1.45
Reusable Hand Warmers	Boil in water on hob	£5 a pair	<1p	£1.95 on Gas hob £6.28 on electric
Electric Heat Pad	Plug into mains	£15.00	4p	£1.92
Electric Blanket	Plug into Mains	£14.00	4p	£1.92

## KEEPING FED

Appliance	Cost Per Day	Cost Per Week	Cost Per Month	Cost Per Year
Electric Cooker	87p	£6.09	£26.38	£316.54
Dual Fuel Cooker	72p	£5.08	£22	£264.03
Gas Cooker	33p	£2.32	£10.07	£120.83
Slow Cooker	16p	£1.15	£4.98	£59.76
Air Fryer	14p	£1.01	£4.40	£52.74
Microwave	8p	58p	£2.50	£30.02

# SUPPORT WITH FOOD

**If you have no money to pay for food and essentials, your local foodbank can give you a few days' supply of food, vouchers for gas and electricity if you're on a prepayment meter, toiletries and baby items.**

You'll usually need to get a referral to a food bank before you can use it. This includes all food banks run by the Trussell Trust.

You can get a referral for yourself and any family members you live with - including your partner.

You might be able to use some food banks without a referral - for example, if it's run by a church. Contact your local food bank to see if you need a referral.

**You can usually get a referral from:**

- your GP or health visitor
- your support worker
- your local council
- your social worker
- a local charity, like Citizens Advice
- the police, and
- your child's school.

When an organisation refers you to a foodbank, they'll give you a voucher and tell you where the foodbank is. Check if the voucher is only valid on a specific day- you can ask the person who refers you.

The food bank will give you a food parcel which will usually contain enough food for 3 days. When you visit the food bank, let them know if you have any allergies or dietary requirements - they should be able to help you.

The food bank might be able to deliver your food parcel if:

- you live in a rural area and can't afford to travel
- you're sick or disabled and can't travel

Contact the food bank to check if they can deliver.

If the food bank is run by a church or other religious group, they'll still help you if you're not religious or from a different religion.

If you need to use the food bank again You'll need to get another referral. Some food banks have a limit on the number of times you can visit so be sure to check.

## **The Community Grocery**

The Community Grocery, is there to bridge the gap between supermarkets and food banks by supporting residents with weekly food shops.

### **How it works**

You can sign up for £5 to become an annual member of the community grocery, giving you access to multiple food shops a week for your whole family for less.

Beaumont Manor, Beaumont Fee, Lincoln,  
LN1 1UL

Mon – Fri: 9:30am – 4:30pm

# SUPPORT WITH FOOD

**To find your local foodbank visit:**

**[www.foodaidnetwork.org.uk](http://www.foodaidnetwork.org.uk)**

**[www.trussell.org.uk/emergency-food/find-a-foodbank](http://www.trussell.org.uk/emergency-food/find-a-foodbank)**  
**<http://www.lincolnshirefoodpartnership.org/foodbanks>**

## **Alford Storehouse Church Food Bank**

Access Centre, 47 West Street, Alford, Lincs, LN13 9JB

## **Bardney Larder**

Bardney Methodist Hall, Church Lane, Bardney, LN3 5TZ

## **Barton Area Food Bank**

114 Tofts Road, Barton-on-Humber, DN18 5NG

## **Birchwood Foodbank**

127 Birchwood Avenue, Lincoln, LN6 0JE

## **Boston Foodbank**

Blenkin Memorial Hall, 1 Wormgate, Boston, PE21 6NP

## **Bourne Foodbank**

Bourne United Reformed Church, Eastgate, Bourne PE10 9JY

## **Caistor Food Bank**

Chapel Street, Caistor, Market Rasen LN7 6UF

## **Collingham Food Pantry**

High Street, Collingham, Newark, NG23 7LB

## **Crowland Community Larder**

Methodist Chapel, Reform Street, Crowland, PE6 0AN

## **Gainsborough Salvation Army**

Beaumont Street, Gainsborough, DN21 2ER

## **Gosberton Food Bank**

St Peter & St Pauls Parish Church, Westhorpe Rd, Gosberton, Spalding, PE11 4EW

## **Grantham Foodbank**

1-2, Greyfriars, Grantham, NG31 6PG

## **Hogsthorpe Food Pantry**

Hogsthorpe village hall, Thames Street, Hogsthorpe, Skegness, PE24 5PT

## **Holbeach Community Larder**

Reading Rooms, Church Street, Holbeach, PE12 7LL

## **All Saints Church Horncastle**

Community Larder Horncastle Community Centre, Manor House Street, Horncastle, LN9 5HF

**(Nearest to Bert House)**

# SUPPORT WITH FOOD

## **Lincoln Community Larder**

### **YMCA Annex**

Rosemary Lane, LN2 5AR

### **St Giles Methodist Church**

Addison Drive, LN2 4LQ

### **St John the Baptist Parish Church Hall**

Laughton Way, LN2 2EF

### **St Mary's Church**

9 Lincoln Road, Welton, Ln2 3HZ

## **Lincoln FoodBank**

### **Bridge Community Hub**

107-115 Newark Road, LN5 8NQ

### **Moorland Park Methodist Church**

46 Skellingthorpe Road, LN6 7RB

### **Central Methodist Church**

123 High Street, LN5 7PR

### **Arise Church Birchwood**

127 Birchwood Avenue, LN6 0JE

### **Provision's South Hykeham Foodbank**

Unit 7 Gateway Court, Dankerwood Road, LN6 6UL

### **St Hugh's North Hykeham Foodbank**

St hugh's Church, LN6 8JG

## **Long Sutton Food Bank**

St Mary's Church, Market Place, Long Sutton, Spalding, PE12 9JE

## **Louth Community Larder**

Trinity Centre, Eastgate, Louth, LN11 8DJ

## **Market Rasen Salvation Army**

John Street, Market Rasen, LN8 3HH  
01673 842 859

## **Old Leake, Pat's Pantry**

Old Leake Community Centre, Furlongs Lane, Old Leake, PE22 9NX

## **Skegness Food Bank**

The Storehouse, North Parade, Skegness, PE25 1BY

## **Sleaford New Life Centre**

25 Mareham Lane, Sleaford, NG34 7JP

## **Spalding, Agape Care Food Bank**

10 Haverfield Road, Spalding, Lincolnshire, PE11 2XP

## **Spilsby & District Community Food Bank**

New Life Centre, Church Street, Spilsby, PE23 5DU

## **Sutton Bridge Community Larder**

Unit 8, Railway Lane Industrial Estate Sutton Bridge, Spalding PE12 9UN

## **Wragby Food Bank All Saints Church**

Horncastle Road, Wragby, LN8 5RA





# USEFUL CONTACTS

## MoneyHelper

MoneyHelper is independent and backed by government to help people make the most of their money by giving free, impartial money and pensions guidance to everyone across the UK – online and over the phone.

For free and impartial guidance on any money or pension queries, you can contact them by calling on:

### Money guidance

0800 138 7777

Mon - Fri 8am to 6pm

### Pensions guidance

0800 011 3797

Mon - Fri 9am to 5pm

Or visit [moneyhelper.org.uk](https://moneyhelper.org.uk)

### Webchat:

[moneyhelper.org.uk/moneychat](https://moneyhelper.org.uk/moneychat)

[moneyhelper.org.uk/pensionschat](https://moneyhelper.org.uk/pensionschat)

### WhatsApp:

+44 7701 342744

(money guidance)



## Acas

For free, confidential and impartial advice on employment rights, redundancy or job loss in England, Scotland and Wales.

0300 123 1100

[acas.org.uk](https://acas.org.uk)

## Age UK

Supports older people with a range of money advice and support.

0800 678 1602

[ageuk.org.uk](https://ageuk.org.uk)

## British Gas Energy Trust

Offers help with energy bills, even if you're not a British Gas customer.

[britishgasenergytrust.org.uk](https://britishgasenergytrust.org.uk)

## Business Debtline

For help with business money worries.

0800 197 6026

[businessdebtline.org](https://businessdebtline.org)

## Child Maintenance Service

Telephone: 0800 171 2345 [gov.uk/child-maintenance-service](https://gov.uk/child-maintenance-service)

## Citizens Advice

For free confidential support claiming Universal Credit. England: 0800 144 8

444 [citizensadvice.org.uk](https://citizensadvice.org.uk)

[citizensadvice.org.uk/helpptoclaim](https://citizensadvice.org.uk/helpptoclaim)

# USEFUL CONTACTS

## **Consumer Council for Water (CCW)**

Find out what help your local water company can offer in England and Wales. 0300 034 2222 (England)  
[ccw.org.uk/save-money-and-water/help-with-bills](http://ccw.org.uk/save-money-and-water/help-with-bills)

## **Gamcare**

The National Gambling Helpline offers help with problem gambling for you or someone you know and is available 24/7.  
0808 8020 133

## **GOV.UK (the Government's website)**

For help claiming benefits.  
[gov.uk/browse/benefits](http://gov.uk/browse/benefits)

## **HMRC (tax)**

0800 024 1222  
[gov.uk/contact-hmrc](http://gov.uk/contact-hmrc) Self-assessment helpline 0300 200 3822



## **Mental Health & Money Advice**

An online-only advice service combining support for both mental health and financial problems.  
[mentalhealthandmoneyadvice.org](http://mentalhealthandmoneyadvice.org)

## **MoneySavingExpert**

[moneysavingexpert.com](http://moneysavingexpert.com) NI Electricity

## **Ofcom**

0300 123 3333  
020 7981 3040  
[Ofcom.org.uk](http://Ofcom.org.uk)

## **Ofgem**

Sources of help and advice if you can't afford your energy bills.  
[ofgem.gov.uk](http://ofgem.gov.uk)

## **Pension Wise**

0800 138 3944  
[pensionwise.gov.uk](http://pensionwise.gov.uk)

## **Samaritans**

If you're feeling very low or suicidal because of your money worries, talk to someone as soon as possible.  
116 123  
[Samaritans.org](http://Samaritans.org)

## **Stop Loan Sharks**

0300 555 2222  
[stoploansharks.co.uk](http://stoploansharks.co.uk)





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Shine Lincolnshire