

Useful Information

**The following pages contain information you
may find useful.**

How to contact us

Telephone: 0808 278 7866 Monday to Friday 10:00 – 14:00

Email: advice@caes.org.uk

Our office locations

Beccles

12 New Market, Beccles, NR34 9HB
Doors open Mon, Wed, Fri 10:00 – 14:00

Felixstowe

2-6 Orwell Road, Felixstowe, IP11 7HD
Doors open Mon-Thurs 10:00 – 14:00

Woodbridge

7 Cumberland Street, Woodbridge, IP12 4AH
Doors open Wed-Fri 10:00 – 14:00

Leiston

14 Colonial House, Leiston, IP16 4JD
*Doors open Mon, Tues, Thurs
10:00 – 14:00*

Lowestoft

St Margaret's House, Gordon Road,
Lowestoft, NR32 1JQ
Doors open Tues, Thurs 10:00 – 14:00

Drop-in service

Bungay – Tuesday, 10:00 – 12:00
28 Wingfield Street, Bungay, NR35 1EZ

Framlingham – Friday, 10:00 – 12:00
Framlingham Library, The Old Court
House, Bridge Street, Framlingham, IP13
9AJ

Felixstowe – 1st Wednesday of the
month 11:30 – 14:30
The Oaks Family Hub (Children's Centre),
Grange Road, Felixstowe, IP11 2LA

Halesworth – 1st & 3rd Tuesday of the
month, 10:00 – 12:00
Halesworth Library, Bridge Street, IP19
8AD

Wickham Market – Tuesday,
13:30 – 15:30

Kesgrave – 3rd Tuesday of the month,
09:00 – 12:00
Kesgrave Community & Conference
Centre, Twelve Acre Approach, IP5 1JF

Kessingland – 1st Monday of the month,
10:00 – 12:00
Marram Green, Kessingland, NR33 7AH

Saxmundham – Wednesdays
10:00 – 12:00
Saxmundham Library, Street Farm Road,
IP17 1AL

Southwold – 2nd and 4th Monday of the
month, 10:00 – 12:00
Stella Peskett Millenium Hall, Might's
Road, Southwold, IP18 6BE
Resource Centre, Chapel Lane, Wickham
Market, IP13 0SB

Options for Dealing with Debt

Please find below brief notes on informal and formal options for dealing with debts.

Breathing Space

If you need time to get debt advice and find a debt solution, you may want to consider applying for breathing space.

Breathing space will stop most types of enforcement and also stop most creditors applying interest and charges for **60 days**.

To be eligible for standard breathing space you need to meet the following criteria:

- You need to live in England or Wales;
- You must be able to repay some or all of your debts 'as they fall due';
- You must not be in a DRO, IVA or be an undischarged bankrupt; and
- You must not have had breathing space in the last **12 months**.

You will need to apply for standard breathing space through an approved debt adviser. Your debt adviser must agree that:

- You need time to get debt advice; and
- You are likely to enter a debt solution.

Informal Options

Negotiated Arrangement with Creditors

Usually, an offer of payment is based on pro-rata distribution of your available income. Your available income is the money left over after you have worked out what you have to pay to any priority creditors and your essential household outgoings. This means your non-priority creditors are offered a fair share of what you can afford to pay.

Debt Management Plan

Usually, you need to have at least £5 per month to pay each of your non-priority creditors. This option can be done through a debt-management company. You would pay one figure per month which they would distribute. Many debt management companies charge for their services.

Moratorium – No Payments

An agreement, normally for a short period of time, with your creditors where no payment is made towards the debt.

Token Offers

£1 token offers can be made but creditors are only likely to accept this short-term.

Full and Final Offers

If you have a lump sum available that will pay off part of your debts, you can ask creditors to accept a part payment and write off the rest.

Write off the Debt

It may be possible to ask your creditors to write off the debts if you have no available income to make any payments and have no savings or assets. You would need to convince the creditors that your circumstances are unlikely to improve in the future.

Consolidation Loan

Apply to a lender for a loan to clear debts. The lender may want to secure the new loan on your house if you own property.

Charitable Payments towards Debts

Apply for help from a suitable charity or trust fund. Trust fund information can be found online.

Formal Options

Administration Order (AO)

An Administration Order is a single county court order that covers credit debts and certain other debts, which are all treated together. It allows you to make one single payment every month to the court. The court staff will then divide the money amongst your creditors on a pro-rata basis. An Administration Order stops creditors from taking further action against you.

Who can apply?

You can get an Administration Order if:

Citizens Advice East Suffolk has been formed by the merger of Citizens Advice Felixstowe and District, Citizens Advice Leiston and District and Citizens Advice East Suffolk. We are always reviewing the services we provide, and details of any new services will be made available.

- You have at least two debts
- You have at least one county court or High Court judgement against you; and
- The total of your debts is less than £5,000.

How do I apply?

Applications are made on an N92 form which you can get from your local county court office.

How long does an Administration Order last?

Until all debts are paid off in full, unless you apply for a Composition Order at the same time as you apply for the Administration Order. A Composition Order limits the period for which you have to make payments, usually to three years.

If you are eligible for this option, our debt team will go over all implications / advantages in depth at your appointment.

Debt Relief Order (DRO)

You can apply for a DRO through an 'approved intermediary'. Citizens Advice East Suffolk has two intermediaries. The first stage would be to get advice to see if you qualify and if a DRO is right for you.

Applications are made online and sent to the Official Receiver's Office. There is no court hearing.

To Qualify

There are strict rules that you have to meet to qualify for a DRO. You must:

- Be unable to pay your debts
- Have total debts of £50,000 or less at the date the application is approved by the Official Receiver
- Have assets worth a total of £2,000 or less
- Not have a car or motorbike worth over £4,000
- Have £75 a month or less spare income after normal household expenses are taken into account and this must be for the period of the order i.e. 12 months

- Live in England or Wales
- Not have had a DRO in the past **six years**.

All debts have to be included in a DRO although some are treated as excluded debts.

If you are eligible for this option, our debt team will go over all implications / advantages in depth at your appointment.

IVA – Individual Voluntary Arrangement

An IVA is a formal and legally binding agreement between you and your creditors to pay back your debts over a period of time. An IVA must be set up by an insolvency practitioner. Repayments stop at an agreed date, and you will usually pay less than the full amount you owe.

You will not automatically lose your home or other assets.

An IVA can be flexible to suit your needs, but it can be expensive and there are risks to consider.

An IVA may be suitable for you if:

- You have at least £100 spare income each month.
- You have at least two separate debts.
- You have debts totalling £10,000 or more.
- You don't want to deal with the creditors directly.

Even if you do not match all of the above an IVA can be flexible and you may still be eligible.

Most debts can be included in an IVA, however there are some exceptions (your caseworker will talk to you about these if it's relevant to your situation).

If you have debts which cannot be included, you will have to deal with these separately so you will need to make sure you have enough money to pay these debts before paying into an IVA.

If some of your debts are jointly owned with another person, it may not always be appropriate to include them in an IVA. This is because the other person will still be responsible for any debt left at the end of the IVA.

In some cases, an IVA may not be right for you:

- If you work as an accountant or solicitor, you should read the terms and conditions of your work contract.
- If you do not keep to the terms of the IVA, then the insolvency practitioner or the creditors can take further action such as making you bankrupt.
- If your circumstances are likely to change.
- An IVA usually involves paying a set amount to your creditors each month and it will last a number of years (normally five).
- If you do not have any spare income or cannot raise a lump sum to pay your creditors.

You also need to look at the cost of the IVA and whether this may have an effect on your home or possessions, savings or pensions.

An IVA will affect your credit rating.

If this option is in your best interest, your caseworker will discuss the next steps and also talk to you about how to find an insolvency practitioner to help you with the IVA.

Bankruptcy

Bankruptcy is a way of dealing with debts that you cannot pay.

You can apply to make yourself bankrupt. The application will be looked at by an adjudicator, and they will decide if you should be made bankrupt.

Someone else that you owe money to, can also apply to make you bankrupt, but you must owe them at least £5000.

You can only apply for bankruptcy online and it costs £680. Visit www.gov.uk/bankruptcy.

If the order is made you will have an appointment to discuss matters with an official receiver (sometimes this will be carried out over the phone). You will be asked to go through a questionnaire to consider your personal and financial details.

After 12 months you are normally released (discharged) from your bankruptcy.

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Advantages

- The pressure is taken off you because you don't have to deal with your creditors directly. Liability for most debts will be written off once you are discharged, however there are some exceptions even after discharge.
- You are allowed to keep certain things, like household goods and a reasonable amount to live on.
- Creditors will stop any further action following a bankruptcy order – and any money that is owed will be written off from the date of the bankruptcy.

Disadvantages

- The fee is £680.
- If your income is high enough, you will be asked to make payments into the bankruptcy for three years.
- It will be difficult to take any further credit whilst bankrupt and your credit file will be reflected accordingly.
- If you own your own home, it may have to be sold.
- If you own any luxury items, they may have to be sold.
- Some pensions will be affected. If you have a pension, discuss this with your adviser or look online to make sure you have an approved pension.
- Some professions will not allow employees to continue in their jobs if currently declared bankrupt or have been bankrupt in the past.
- Any business that you own may be affected.
- Immigration status may be affected.
- Bankruptcy is published publicly.

Please be aware that full implications and further advice will be discussed with you by your case worker, should this be the option that is within your best interest.

Making the most of your money (England)

Tips on how you can increase your income and reduce your spending.

Increasing your income

✓	Ways you can increase your income	The website address
	Check you're claiming all the benefits and tax credits you're entitled to.	www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get
	Check what benefits you can get if you're sick or disabled.	www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers
	Check if you can get a grant from a charity or benevolent fund.	https://grants-search.turn2us.org.uk
	Check whether you can get a tax refund, claim any tax allowances or find out more about income tax.	www.gov.uk/topic/personal-tax/income-tax www.taxaid.org.uk/guides/information www.gov.uk/claim-tax-refund www.gov.uk/income-tax-rates www.taxaid.org.uk/guides/taxpayers
	Find out how to go about claiming child maintenance.	www.citizensadvice.org.uk/family/children-and-young-people/child-maintenance
	Check if you can get any help with school costs.	www.citizensadvice.org.uk/family/education/school-education/help-with-school-costs
	Check if you can get help with childcare costs.	www.moneyhelper.org.uk/en/family-and-care/becoming-a-parent/help-with-childcare-costs
	Check if you could have an unclaimed child trust fund for a child who has now turned 18.	www.gov.uk/child-trust-funds/find-a-child-trust-fund
	Can you find a job or increase your hours? Estimate your tax to find out how your income could change and check how this change will affect any benefits you receive.	www.gov.uk/estimate-income-tax www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get
	If you're over the age of 55 you could access your pension pot. You should get independent information and advice before taking any money from your pension pot. Free independent guidance is available from Money Helper	www.citizensadvice.org.uk/debt-and-money/pensions/nearing-retirement/what-you-can-do-with-your-pension-pot (for independent information about your options and how they can affect you). www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise

	Could you rent out a spare room to a lodger? Think about how this could affect you first.	https://www.citizensadvice.org.uk/housing/lodging-and-subletting/lodging-subletting/landlords-of-lodgers/taking-in-a-lodger-what-you-need-to-think-about-first/
	Get help with savings if you're on a low income.	www.gov.uk/get-help-savings-low-income
	Can you claim compensation for an injury? Do you have any other possible claims? Are you about to receive a lump sum payment, for example redundancy or backdated benefit?	www.citizensadvice.org.uk/law-and-courts/personal-injuries If you're not sure, please talk to your adviser.
	Other ways you may be able to boost your income.	www.moneysavingexpert.com/make-money
	Can those who are staying with you help by contributing to your bills?	

Cutting down on your bills and spending, including cost of living support

✓	Ways you can reduce your spending	The website address
	Information and support available for the cost of living	
	General information.	www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/if-youre-struggling-with-living-costs/ https://www.moneysavingexpert.com/family/cost-of-living-survival-kit/ www.moneyhelper.org.uk/en/everyday-money
	Housing and council tax	
	Can you cut down your mortgage costs?	https://www.citizensadvice.org.uk/debt-and-money/mortgage-problems/cutting-down-your-mortgage-costs/
	Can you get help with your rent costs.	www.citizensadvice.org.uk/housing/renting-privately/private-renting/get-help-with-renting-costs
	Check if you can pay less council tax. Ask your adviser for more information.	www.citizensadvice.org.uk/housing/council-tax/check-if-you-can-pay-less-council-tax

	www.moneyhelper.org.uk/en/homes/buying-a-home/how-to-save-money-on-your-council-tax-bill www.moneysavingexpert.com/council-tax-government-grants
Could you ask your local authority to pay council tax over 12 months instead of 10.	www.gov.uk/council-tax/oaying-your-bill
Gas, electricity and water	
Can you save money on your gas and electricity?	https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/
Could you get any grants, discounts or extra help from your supplier.	www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills
	www.moneyhelper.org.uk/en/everyday-money/budgeting/save-money-on-your-gas-and-bills
	www.moneysavingexpert.com/energy AND www.moneysavingexpert.com/utilities/he-at-the-human-not-the-home-save-energy
Can you use less energy or make your home more energy efficient?	www.energysavingtrust.org.uk/energy-at-home
Can you get help paying your water bills?	www.citizensadvice.org.uk/consumer/water/water-supply/problems-with-paying-your-water-bill/help-with-paying-your-water-bills
Check if you can save money by changing to a water meter.	www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/help-if-your-struggling-to-pay-your-water-bill
Check that you still need your insurance and whether it gives you more cover than you need.	
Banking and financial services	

	<p>Banking and savings (links cover types of bank account, choosing a bank account, banking problems and more).</p>	<p>www.citizensadvice.org.uk/debt-and-money/banking</p> <p>www.moneyhelper.org.uk/en/everyday-money/banking</p> <p>www.moneysavingexpert.com/banking</p>
	<p>Getting independent financial advice.</p>	<p>www.citizensadvice.org.uk/debt-and-money/getting-financial-advice</p>
<p>Landline, TV, internet and mobiles</p>		
	<p>Can you get a better deal by switching your telephone, TV, internet or mobile provider?</p> <p>If you're on benefits you can check if you qualify for a social tariff.</p>	<p>www.citizensadvice.org.uk/consumer/phone-internet-downloads-or-tv/switch-broadband-phone-or-tv-provider</p> <p>www.ofcom.org.uk/news-centre/2021/struggling-to-afford-phone-or-broadband-social-tariff-could-help</p> <p>www.moneysavingexpert.com/broadband-and-tv</p> <p>www.moneysavingexpert.com/mobiles</p>
<p>Travel</p>		
	<p>Check if you can get help with travel for NHS treatment.</p> <p>If you travel by train, can you get a railcard or a refund for a cancelled or late train?</p> <p>Can you split your train ticket to save money?</p>	<p>www.nhs.uk/nhs-services/hospitals/going-into-hospital/how-to-organise-transport-to-and-from-hospital</p> <p>www.railcard.co.uk</p> <p>www.citizensadvice.org.uk/consumer/holiday-cancellations-and-compensation/getting-a-refund-for-a-cancelled-or-delayed-train</p> <p>www.moneysavingexpert.com/travel/cheap-train-tickets</p>
	<p>Check whether you can reduce the cost of travel if you're disabled.</p>	<p>www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/help-for-disabled-travellers1</p>
	<p>Look for other ways to reduce your travel costs, like searching locally for cheap fuel, use bus passes or travel</p>	<p>www.moneyhelper.org.uk/en/everyday-money/buying-and-running-a-car/cut-your-car-and-train-costs</p>

	cards, travel off-peak, car share, or travel by bicycle or walk.	www.moneysavingexpert.com/travel
Health		
	Check if you can save money on prescriptions. If you're on benefits, you may also get help with health costs, dental treatments and sight tests.	www.nhs.uk/nhs-services/help-with-health-costs www.gov.uk/help-nhs-costs www.nhsbsa.nhs.uk/nhs-low-income-scheme
	If you're pregnant or have young children, check if you can get free vouchers to buy food and milk.	www.healthystart.nhs.uk
Budgeting		
	Use budgeting tools, planners and guides, including calculators that help you plan for life changes, such as saving, planning for a baby or retirement, or planning for Christmas.	www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget www.moneyhelper.org.uk/en/everyday-money/budgeting www.moneysavingexpert.com/banking/budget-planning www.moneyhelper.org.uk/en/tools-and-calculators www.moneysavingexpert.com/shopping
Impartial and free sources of information		
	There are other tips on saving money in these free and independent websites along with resources that can help you keep track of your money, shop around, pay less and connect you with help if things go wrong.	www.moneyhelper.org.uk www.moneysavingexpert.com www.which.co.uk/money www.citizensadvice.org.uk www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue

What happens if I can't pay my debts?

A 'creditor' is someone you owe money to. This guide tells you what can happen when you have difficulties with your payments and what creditors can do to recover money owed.

If you miss a payment, or pay less than you agreed, this could mean that:

- Your credit rating is affected for up to six years – this can make it harder, or more expensive for you to borrow money in the future. If you had a payment deferral that has paused or reduced your payments because of the impact of coronavirus, this will not directly affect your credit rating, but lenders may be able to see that you've deferred and this might make it harder to obtain credit in the future.
- Your creditor contacts you more often asking you to pay and may ask a debt collector to collect the debt.
- Your creditor can still take action and add charges so the amount owed can increase, even if you're getting money advice or have agreed to make reduced payments. If you're paying reduced payments and the debt is getting bigger, let your adviser know.
- Your creditor takes court action to recover money owed from you.

Don't ignore your creditors

It's important to read letters from your creditors so you know what they're going to do. They are less likely to take action if you get in touch with them.

However, if you've had no contact with your creditors for a few years, please let your adviser know before they talk to your lender - so they can check whether any time limits may apply.

Priority and non-priority debts

The action a creditor can take depends on the type of money that's owed.

Debts are usually split into two categories: priority and non-priority.

A debt is a priority debt if the creditor can take particularly serious action, such as taking possession of your home, disconnecting essential services or having you sent to prison.

Non-priority debts are generally less serious. Creditors can take county court action to get a County Court Judgment (CCJ) that orders you to pay.

In some cases, a non-priority debt might have unusually serious consequences for you, for example:

- If you're behind in your childcare costs.
- If deductions from your benefits are unusually high.
- You owe money to family or friends or there's a guarantor loan and this could cause you personal problems.

Please talk to your adviser as this could be given a higher priority than your other non-priority debts.

This information covers England and Wales and is up to date in June 2022. Version 1.7.

For further information go to: <https://www.citizensadvice.org.uk/debt-and-money/>

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Priority Debts – What Your Creditor Can Do	
<p>Mortgage or secured loan arrears Take you to court to repossess your home. Register default on your credit file.</p>	<p>Rent arrears Take you to court to repossess your home. Some landlords may register default on your credit file.</p>
<p>Council tax arrears Take money from your benefits or wages. Use bailiffs to take your goods to sell. Secure the debt on your home. Make you bankrupt. As a last resort, have you sent to prison (England only).</p>	<p>Gas and electricity arrears (current suppliers) Deduct money from ongoing benefits. Install a pre-payment meter. As a last resort, disconnect your supply. Register a default on your credit file.</p>
<p>Child support or child maintenance arrears Take money from your benefits, wages or bank account without a court order. Get a liability order which allows them to: Use bailiffs to take your goods to sell. Use the county court to secure the debt on your home. This will affect your credit rating. Ask the magistrates' court to remove your driving licence or passport. As a last resort, have you sent to prison.</p>	<p>Income tax arrears, class 2 and class 4 NI contributions Use bailiffs to take your goods without a court order. Take money from a bank account if you have over £5,000 in your account. Adjust your tax code to recover from your wages. Apply to make you bankrupt. As a last resort, have you sent to prison.</p>
<p>Telephone, mobile phone or telecom package arrears (essential services) Disconnect the service. Take court action to recover the balance. Register default on your credit file.</p>	<p>Hire purchase, Personal Contract Purchase (PCP) or conditional sale (essential goods) Repossess the goods. If you've paid more than 1/3 of the total or the goods are on private property, they need a court order to do this. Register default on your credit file.</p>
<p>Bill of Sale arrears (essential goods) Repossess goods without a court order.</p>	<p>TV licence – if you don't have one or it's in arrears Issue a fine – see Magistrates' Court Fines</p>
<p>Magistrates' Court fines Deduct money from your benefits or wages. Use bailiffs to take your goods. Make a clamping order. Make an order for supervision, short local detention or unpaid work. Recover in the high court or county court. As a last resort, have you sent to prison.</p>	<p>Tax credit overpayments Deduct money from your benefits or wages without a court order. Collect the money as a tax debt – see Income tax. As a last resort, have you sent to prison. If the HMRC have passed the debt to the DWP to collect, this will be treated as a benefit overpayment, see below.</p>
<p>Fixed penalty notices for crimes like littering, speeding or keeping an uninsured vehicle – this doesn't include parking penalties issued by a local authority. Prosecute you for the offence. In some cases, register the fixed penalty notice as a fine – see Magistrates' Court fine above.</p>	

Non-priority Debts – What Your Creditor Can Do	
Most creditors will register default on your credit file, making it harder to get credit.	
Credit cards, store cards and overdrafts Take you to the County Court to get a CCJ.	Unsecured, guarantor and payday loans Take you to the County Court to get a CCJ. Where applicable, ask the guarantor to pay.
Catalogues and mail order debts Take you to the County Court to get a CCJ.	Personal debts, e.g. friends and family Take you to the County Court to get a CCJ.
Benefit overpayments, social fund loan, Universal Credit Advance Payment Deduct money from ongoing benefits or wages without a court order. If you're not working or receiving benefits, take you to the County Court to get a CCJ.	Non-criminal penalty charges like: <ul style="list-style-type: none"> • NHS penalties • Parking penalties • Penalty fares (but not parking fines issued in the Magistrates' Court – these are priority debts). Take you to the County Court or Traffic Enforcement Centre (TEC) to get a CCJ.
Water charge arrears Deduct money from ongoing benefit. For UC deductions the arrears must be to your current supplier. For other benefits deductions can be made where six months arrears or more is due to current or previous supplier. Take you to the County Court to get a CCJ. Transfer to the High Court to ask High Court bailiffs to take your goods. High Court fees are higher than County Court fees.	Non-essential goods and services Hire purchase: Repossess the goods. If you've paid more than 1/3 of the total or the goods are on private property, they need a court order to do this. Telephone, mobile phone or telecom package areas: Disconnect the service. Take you to the County Court to get a CCJ for any money outstanding.

County Court Judgements (CCJs)

If your creditor gets a CCJ against you this will be registered on your credit file for six years and might make it harder for you to get credit. If you don't pay, your creditor can ask the court to:

- Take money from your wages
- Take money from your bank account
- Ask bailiffs to take and sell goods to repay the money
- Secure the debt on your property – this is called a 'changing order'. For CCJs issued after 1 October 2012, creditors can do this even if you haven't missed a payment under the CCJ. If the creditor has a changing order, as a last resort, the court can make an order for the sale of your property.
- The creditor may ask you to provide information, under oath, about your financial circumstances
- Creditors could try to make you bankrupt if you owe them more than £5,000 which could have a serious effect on you, for example if you own your home.

Don't ignore any court forms or letters from a court

If you receive any forms, notices or letters from a Magistrates', County Court or High Court, for example a statutory demand, please contact your adviser immediately as there could be a time limit involved.

Coping with the Rising Cost of Living

The rising cost of living is here to stay, and you may be struggling or worried about how you are going to manage.

Getting immediate help with your bills

If you do not understand your bills, or you cannot pay them, contact your energy supplier as a first step and ask for their help. If you are still worried, contact us at Citizens Advice. We can advise what you should do and may be able to find you some immediate support.

Coping in the longer term

Even if you are successful in getting some immediate support, these increased costs are here to stay. So, it is important that you look at longer term solutions.

Are you getting all the income you're entitled to?

It is important that you check you are getting all the income you are entitled to – you can use <https://www.entitledto.co.uk> or ask Citizens Advice to help you.

Are you entitled to a council tax reduction or pension credit? Even if you are only entitled to a tiny amount of pension credit, it will enable you to claim other benefits such as help with council tax or free dental care.

Are there ways to cut your spending?

Have you got the best deals? Contact all the people you pay bills to – see if there is a better deal you can agree. Or maybe you might realise there are services you no longer need, and you can cancel them.

There are also deals available for mobile and broadband services, including a social tariff (you can check these on the Ofcom website).

If you need help talking to these companies or using their websites, then please contact us and we can help you.

Create your own budget – this article might be helpful <https://www.moneysavingexpert.com/banking/budget-planning/> You can get help from Citizens Advice for this – phone up and ask for budgeting advice.

Other sources of help

Energy Saving Trust – <https://energysavingtrust.org.uk> – they have information on making your home more efficient, lowering your energy bills and how to understand your energy bills etc.

Citizens Advice Website – <https://www.citizensadvice.org.uk/consumer/energy/energy-supply>

Government Website – <https://helpforhouseholds.campaign.gov.uk> – This has a helpful list of all the different types of support available to households.

East Suffolk Council – Ease the Squeeze – <https://www.eastsuffolk.gov.uk/community/squeeze> - These pages provide information on the services and support available as well as helpful tips and advice.

DWP – <https://www.angliarevenues.gov.uk/eastsuffolk> - How to apply, manage or pay for East Suffolk Council benefits and services

Support from your local council – <https://www.suffolk.gov.uk/coronavirus-covid-19/suffolk-advice-and-support-service>

Warm Home Discount – <https://www.gov.uk/the-warm-home-discount-scheme> - Explanation of what the discount is and how it works

National Energy Action – <https://www.nea.org.uk/get-help> - NEA is a national fuel poverty and energy efficiency charity that offers a free support service known as WASH (Warm and Safe Homes). You can contact it on 0800 304 7159 or fill in the online form using the link above.