

Sometimes taking a look at your budget makes you realise you may benefit from debt advice. There are lots of organisations that can offer you **FREE** debt advice.

Local welfare provision – Kirklees.

(If you get housing benefit or council tax.)
01484 414782

Kirklees Citizens Advice and Law Centre

1&3 Brook Street, Huddersfield, HD1 1EB
0344 848 7970

National Debt Line

Help and advice - 0808 808 4000

Money Advice Service

Help and advice - 0800 138 7777

Step Change Direct

Help and advice - 0800 138 1111

Money Advice for KNH Tenants

Help and advice - 01484 414975

Things like payday loans, log book loans and doorstep lending can seem like an easy solution, but can make the situation worse and can quickly get you into severe debt.

Contact a charity who can help with food, clothing, furniture and grants for essential purchases.

Ask at the Mission Café or The Welcome Centre for further advice.



Money saving Ideas for parents

- Claim free school meals – all reception & year 1 & 2 children qualify in Kirklees.
- If you are on benefits you may be able to get free school meals for any age child.
- Buy clothes & toys from second hand shops or buy off friends when their kids grow out of things.
- Find out about free activities in your area, the Family Information Service, library or local children's centre with have details.
- Make a picnic and take food with you rather than buying food when you're out.
- Buy Christmas presents throughout the year, so that it's not a huge expense in December.

Money Saving Ideas.





Money saving ideas.

- Try and give up in smoke – your GP could help you.
- Shop around and you may save money on your fuel, mobile and internet.
- Keep your pennies in a jar, you'll be surprised how it soon adds up.
- Use a teaspoon of bicarbonate of soda on a damp cloth instead of an expensive cream cleaner.
- Vinegar is great for cleaning glass so that it is smear free.
- Use shops own brands or check 99p shops for washing powder or cleaning items.
- Contact the college to see if they need models for students to practice on and get a free haircut.
- Swap cans of fizzy drinks for tap water, it's healthier and could save lots of money!



Save Money On Your Fuel Bills

- Shop around round for the best fuel deals. Lots of special rate deals finish after 12 months.
- Switch off all your appliances at the wall before going to bed at night. Many electrical items continue to use electricity even while turned off.
- Only boil the quantity of water you need in a kettle.
- If you have your heating on a timer or thermostatic control try switching it on and off by hand as needed.
- Put cardboard wrapped in tinfoil behind your radiators to reflect heat back into the room.
- Wearing warm clothes and layers can reduce heating bills – wearing slippers makes a difference!



Cut your shopping bill

- Write it down – make a shopping list.
- Cut down on what you throw away.
- Eat leftovers – save in your fridge.
- Freeze your bread use what you need.
- Buy frozen food – it can be cheaper.
- Buy shops own brands.
- Check what you already have.
- Eat more veg and cook with pulses – make your meals go further.

Furniture

- Ask friends or family or check websites like Freecycle or Facebook for people giving away FREE furniture.
- Buy from a charity shop that sells low cost items
- Ask us for more information on our special furniture partnership with Pass-It-On charity.