

# The Cost of Living

JAMIES HELPLINE - 0300 1233088

The cost of living over the past year has shot up. Most of us are experiencing this and seeing our household finances stretched. We have produced this fact sheet to try and help you to navigate through the times ahead.

## **Mindful spending**

Benefits of mindfulness are well documented: it can make us feel calmer, more relaxed and in control of our lives.

Mindful spending helps us feel in control of our finances. It is all about working out what is important in respect of family and individual spending: taking time to consider “is this purchase essential”.

Three major areas for you to consider:

- 1) Put together a budget and understand what bills are the most important
- 2) See if you can increase the amount of money you have coming in
- 3) Look at ways to reduce your spending

## **Create a budget sheet**

This is a list of everything you spend against money coming in each month. [thismoney.co.uk](http://thismoney.co.uk) can help you create your budget and a Government backed website [moneyhelper.co.uk](http://moneyhelper.co.uk) can create an online budget planner for you. The [princes-trust.org.uk](http://princes-trust.org.uk) also has a helpful online budget planner.

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## **Reviewing your income**

Are you receiving all the financial help available. The government has of course provided some automatic help with gas and electricity costs. This doesn't apply to oil unfortunately which many of us in the countryside rely upon.

The GWT fact sheets on debt, energy help and housing all have information about organisations which can help to ensure that you are claiming all you can, especially if you rely on the benefit system or are on a low wage.

Of course, there is always the highly trusted Citizens Advice Bureau, [citizensadvice.org.uk](http://citizensadvice.org.uk) Their local offices, website and telephone helplines are an invaluable source of support and guidance in all areas.

## **Reducing your spending**

Some bills and expenditure are clearly more important than others and should always be paid first. Food and utilities will come high up on your spending list but even in these areas, reductions might be possible. I found a website with 103 Frugal Living Tips ([savings4savymums.co.uk](http://savings4savymums.co.uk)) and it is well worth looking at.

Utilise what you can get locally. Ask anyone with an allotment if they have spare produce and it is always worth stocking up your freezer with bargain buys. Very many of us reading this fact sheet may have access to local game. This is always worth having from your own estate, through beaters or from friends who have easy access to shoots. The [eatgame.co.uk](http://eatgame.co.uk) website will give you plenty of ideas. Reduce cooking costs by using slow cookers and the currently popular air fryers. Bulk out your casseroles/soups with beans or lentils; cheap and very nutritious.

You can also chip away at your energy bills by trying to lower your consumption. Remember "mindful spending" and think carefully when and why you are using energy. The website [energysavingstrust.org.uk](http://energysavingstrust.org.uk) has a 4 minute video and general information which could help.

Above all try to face current times with a positive outlook. If financial worries overtake or overwhelm you get help from both the government and voluntary organisations. Of course, The Gamekeepers Welfare Trust is here for you and your family. Look at our various Fact Sheets or give us a call. We are here to help in all sorts of ways.

Ruth Minty  
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