



Reducing your expenditure

Once you have maximised your income it is then worthwhile checking if your essential outgoings can be reduced.

- Could the amount you are paying for your fuel be reduced? If the last few bills you have received were based on estimated readings, check your meter, it could be that you don't owe as much as you think and your supplier may agree to reduce the payments.
- If you are receiving certain benefits you may be able to get a grant to help you with draught proofing and/or insulating your home. Better insulation and/or draught proofing could help to reduce your fuel bills.
- If you are a tenant and have high fuel bills due to dampness or disrepair, your landlord is responsible for rectifying the damage.
- Repayment of fuel arrears should be calculated in line with your ability to pay i.e. at a rate you can afford. If this is not the case ask your supplier to reduce the payment towards your arrears.
- It is worthwhile checking if another company could supply your fuel cheaper. The same can be said of telephone/internet companies.
- If you are in receipt of Housing or Council Tax benefit and there has been a change in your circumstances or in that of a member of your household it may be that your benefit needs amending. For example if you have a grown up son living with you who has recently become out of work the non-dependant charge could be reduced, thus reducing the amount of rent/council tax payable.
- Depending on your circumstances you may be entitled to extra Housing Benefit on the grounds of exceptional hardship.
- Are you paying too much for life or contents insurance. You may be able to get the same cover cheaper elsewhere, however it is important to check cancellation charges on your existing policy if you switch your contents or motor insurance at any time other than renewal as these can be high.