



HELP TO MANAGE THE COST OF LIVING

MONEY ADVICE ►

[Hertfordshire Money Advice Unit](#) include debt and benefits advice, housing and a budgeting calculator.

CREDIT UNIONS

These are financial co-operatives providing savings, loans and services to members. Credit Unions in Hertfordshire:

- [HertSavers Credit Union](#)
- [Dacorum First Credit Union](#)
- [Black Squirrel Credit Union \(N. Herts\)](#)
- [Stevenage Credit Union](#)
- [Watford Credit Union](#)
- [St Albans Community Bank](#)

FOOD SUPPORT ►

Food banks are community organisations that can help if you can't afford the food you need, usually you will need a referral either from [your nearest Citizens Advice](#) or from an organisation that's already supporting you – for example, a charity, school or children's centre.

- [Using a food bank - Citizens Advice](#)
- [Food banks in Hertfordshire](#)

In addition to this there are food waste apps like [Olio](#) (for free food and household items from your local community), [Too Good To Go](#) (for low cost food from local shops and restaurants), or [Low Price Foods](#) (food that has passed its best before date, but is still safe to consume).

ENERGY & HEATING SUPPORT ►

HERTFORDSHIRE'S ENERGY SAVINGS APP.

The Hertfordshire Energy Advice Tool (HEAT) app asks you questions and gives quick, easy, low cost actions based on your answers to help save money on your energy bills.



HERTS WARM SPACES

If you're struggling to heat your home this winter, here's [a list of places where you can stay warm](#).

CENTRAL GOVERNMENT SCHEMES

- [Warm Home Discount Scheme](#) – you could get £150 off your electricity bill for winter 2022 to 2023.
- [Energy Bills Support Scheme](#) – all households with a domestic electricity connection in England are eligible for the discount.

SOURCE AND MORE INFORMATION:
[HERTFORDSHIRE COUNCIL.](#)



HertsHelp – free, confidential advice, information and support on local services.

0300 123 4044
www.hertshelp.net



Help is available for every household

Help for Households - Central government is offering support with income support, energy bills, transport, childcare and household costs.

[Find out more](#)

[Contact Citizens Advice in Hertfordshire](#)

citizens advice

Crisis intervention including energy advice, welfare benefit appeals support, debt advice, Universal Credit support, 1 to 1 budgeting advice, and employment advice.