

Winter Cost-of-living Newsletter



As we transition into the colder months, this November-December edition brings you a wealth of practical advice to help you navigate the winter season while staying warm, healthy, and financially secure.

Inside, you'll find:

- Safer **Gambling** Week insights to help those affected by gambling habits regain control over their finances and wellbeing.
- **Winter wellness** tips to keep your home cosy and your energy bills in check.
- Information on **Pension Credit**—a vital benefit for pensioners that could unlock additional support like the Winter Fuel Payment.
- Advice on avoiding the **Buy Now, Pay Later** debt trap, ensuring a stress-free holiday season.

- **Cost-saving strategies** for your **Christmas food shop** to create a festive feast on a budget.
- Details on **community resources** to support families and individuals during the holidays.

With the festive season upon us, we're also sharing creative gift ideas and DIY tips to help you make this **Christmas** special **without overspending**.

Whether it's cutting costs, accessing support, or planning for a brighter new year, our newsletter has you covered. Dive in for actionable advice and a happier, healthier winter!



**Reduce your outgoings:
Take control of gambling habits**

**Break free this winter from
costly gambling habits**



**citizens
advice** Wirral

With the cost of living rising, many people are looking for ways to reduce their spending. For some, gambling can become an expensive habit, leading to financial strain and stress. **Safer Gambling Awareness Week**, which ran from the 18th-24th November, reminded us of the importance of making informed choices about gambling and seeking support if it starts to feel unmanageable.

If gambling is affecting your finances or wellbeing, it's important to know that help is available. Citizens Advice Wirral offers a **specialist Gambling Support Service** that

provides confidential, non-judgmental help for anyone impacted by gambling, whether it's you or someone you care about.

How our service can help

Our team can:

- **Support with financial issues:** Help you budget, manage debts, or access other financial support.
- **Provide emotional support:** Offer a safe space to talk about how gambling is affecting you.
- **Signpost to specialist help:** Connect you with organisations that specialise in gambling addiction recovery.
- **Work with families:** Help those affected by a loved one's gambling habits.

Tips for safer gambling

- **Set limits:** Only gamble with money you can afford to lose and never chase losses.
- **Take breaks:** Avoid gambling when stressed, upset, or under the influence of alcohol.
- **Use tools for control:** Many betting apps and websites allow you to set deposit limits or self-exclude.
- **Seek support early:** If gambling is causing financial or emotional stress, don't wait to get help.

Contact us for support

Our **Gambling Support Service** is here to help you take control. Visit [Citizens Advice Wirral Gambling Aftercare](#) to find out more and get support.

By taking small steps toward safer gambling, you can free up money for other priorities and improve your overall wellbeing. Let's work together to help you stay in control.



Keeping warm is essential for staying healthy during the colder months. Here are some simple steps inspired by the Winter Wellness Fact Sheet from [Energy Projects Plus](#), to help you stay cosy and well this winter:

1. Eat and drink for warmth

Enjoy regular hot meals and drinks to maintain body heat.

Keep hydrated with plenty of warm beverages.

2. Keep moving

Stay active, even if it's just walking around the house or popping the kettle on. Movement helps generate body heat.

3. Warm your home

Use heating controls to preheat your home in the morning and turn off the heat 30 minutes before bed.

Bleed radiators if they have cold spots, and service heating appliances annually for efficiency.

Draught-proof doors, windows, and gaps to retain warmth.

4. Heat yourself

Layer up with dressing gowns, fluffy slippers, or thermal underwear.

Use oil-filled radiators for focused heating in your living spaces.

Keep throws or heated blankets handy for extra warmth on the sofa.

5. Stay cosy in bed

Use electric blankets, self-heating mattress toppers, or a winter duvet to stay warm through the night.

Taking these steps can help you stay warm, reduce heating costs, and protect your health during the colder months.

For even more ideas on how to save money heating your home [check out the advice on our website.](#)



Could you or someone you know be missing out on Pension Credit?

Don't miss out: Unlock Pension Credit and winter fuel support

 citizens advice Wirral

Claiming Pension Credit by 21 December 2024 could unlock vital financial support for pensioners, including this year's Winter Fuel Payment of up to £300.

Why Pension Credit matters

Pension Credit is often overlooked, but it's a gateway benefit that can open the door to additional support, such as:

- Free NHS dental treatment

- Council Tax Support
- Help with housing costs
- And now, eligibility for the Winter Fuel Payment

Even if you think you might not qualify, it's worth checking. Unlike some other benefits, having savings or a small pension doesn't automatically rule you out. If your income is limited, you could still be eligible.

Key deadline: 21 December

To qualify for this year's Winter Fuel Payment, you need to apply for Pension Credit by 21 December 2024, with your eligibility backdated to cover any date between 16 and 22 September 2024.

Helping someone else

Not everyone has the digital skills to check their eligibility online. If you know a family member, friend, or neighbor aged 65 or over, encourage them to check their eligibility—or do it on their behalf. It could make a big difference to their financial wellbeing this winter.

How to check eligibility

- Use the [Government Benefits Calculator](#) online.
- Visit the [Citizens Advice](#) website for guidance.
- Contact the [Citizens Advice Wirral office](#) for free, impartial advice over the phone, face-to-face or visit one of our *self help terminals.

Don't miss out on this vital support! Checking your eligibility for Pension Credit is simple—and it could provide much-needed help to keep you warm and well this winter.

***Self help terminal locations -**

- The Stein Centre - Derby Rd, Birkenhead CH42 7HB
 - St James Centre - 344 Laird St, Birkenhead CH41 7AL
 - CGL Market Wells - 84 Market Street, Birkenhead, CH41 6HB
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The festive season can put financial pressure on families, making Buy Now, Pay Later (BNPL) services appear tempting. However, these schemes, which allow you to delay or spread payments for purchases, carry significant risks if not managed carefully. Here's what you need to know before using BNPL options and how to stay financially healthy through the Christmas holidays.

The pitfalls of BNPL:

Unregulated risks: Although progress is being made towards regulating BNPL, the lack of immediate oversight means that many consumers don't fully understand what they're signing up for. Hidden terms and fees can result in unexpected costs.

Mounting debt: While spreading payments might seem manageable, failing to budget for BNPL commitments can lead to defaults. Missed payments often result in debt collection fees, which can spiral into larger financial difficulties.

Impact on essentials: People turning to BNPL are often left unable to cover essential expenses like bills and groceries, with many needing additional support from us, such as food bank referrals.

Emotional pressure: Companies use marketing strategies to encourage spending beyond means, making it easy to lose track of how much you owe.

Tips to avoid BNPL debt

Budget before you buy: Plan Christmas expenses in advance. Determine what you can afford without borrowing.

Avoid impulse purchases: BNPL can make unnecessary spending tempting. Focus on essentials and meaningful gifts that fit your budget.

Read the fine print: If you use BNPL, ensure you understand the repayment terms, late fees, and interest rates.

Set reminders: Keep track of BNPL repayment dates to avoid missed payments and penalties.

Explore alternatives: Consider saving in advance or looking for sales and discounts to manage costs without borrowing.

Plan ahead for a debt-free new year

The joy of giving doesn't have to mean starting the New Year in debt. By planning carefully and avoiding high-risk borrowing, you can make Christmas enjoyable without compromising financial stability.

For more guidance on managing holiday spending or debt, visit [Citizens Advice](#) or contact [Citizens Advice Wirral](#).



Christmas dinner is the highlight of the season, but it doesn't need to cost a fortune. By planning ahead, getting creative, and embracing cost-saving tips, you can prepare a delicious Christmas meal that's both memorable and budget-friendly.

1. Plan your menu and stick to it

Avoid overspending by deciding on your menu in advance. List every ingredient you'll need and check what's already in your cupboards before heading to the shops. Focus on dishes that use simple, affordable ingredients and avoid adding unnecessary extras.

2. Go for cheaper cuts of meat

Turkey is the traditional choice but frozen turkeys are often cheaper than fresh ones. For smaller gatherings, consider a turkey crown or alternative options like chicken, pork shoulder, or even a nut roast. These can be just as festive and delicious—at a fraction of the cost!

3. Shop smart

Buy frozen: Frozen vegetables, meat, and desserts are often cheaper and just as tasty.

Look for re getting the best deal.

Shop at discount stores: Aldi, Lidl, and local markets often offer better value for fresh and frozen produce and pantry essentials.

4. Make it yourself

Pre-prepared foods like stuffing, sauces, and desserts are convenient but more expensive. Try these DIY alternatives:

[Stuffing](#): Combine breadcrumbs, herbs, and onions for a simple homemade version.

[Gravy](#): Use the meat drippings or a stock cube for a rich and flavorful gravy.

[Desserts](#): Whip up a trifle, crumble, or sponge cake using pantry staples instead of buying pricey puddings.

5. Cut down on food waste

Reduce costs by only preparing what you need. Use portion guides to avoid overbuying, and plan for leftovers to stretch your food further. Ideas include:

[Bubble and squeak](#): Use leftover vegetables for a tasty Boxing Day dish.

[Soup](#): Turn turkey bones or unused vegetables into a hearty post-Christmas soup.

6. Potluck Christmas

If you're hosting, consider a potluck meal where each guest brings a dish. This spreads the cost and effort while creating a diverse and enjoyable dinner.

7. Budget-friendly alternatives

Side dishes: Swap expensive ingredients like pancetta for budget-friendly bacon in Brussels sprouts or make mashed potato instead of gratin.

Drinks: Serve [festive non-alcoholic punches](#) or [mulled apple juice](#), which are cheaper than alcohol but still feel indulgent.

Christmas dinner doesn't have to be extravagant to be special. With a bit of planning and creativity, you can create a festive feast that delights your guests and keeps your budget intact.

For more tips on managing costs this holiday season, visit our website or contact Citizens Advice for free and confidential advice.



Help for families and those spending Christmas alone

Spreading joy this Christmas: Support and togetherness for all



Christmas can be a challenging time for families and individuals experiencing financial hardship or loneliness. Across Wirral, there are initiatives to provide support, from food and toy banks to community meals and events. Here's a roundup of local services and resources to help make Christmas a little brighter for everyone.

Toy and food banks

Many local organisations are working hard to support families this Christmas by providing essential food items and gifts for children:

- **Wirral Foodbanks:** Offering food parcels to those in need. Visit [Wirral Foodbank](#) or call 0151 638 7090 for more details.
- **Toy Banks:** Keep an eye on community announcements for donation drives where new toys are collected and distributed to families in need.
- The **Charles Thompson Mission** are currently running their [Christmas Toy Appeal](#) and [Christmas Hamper Appeal](#). You can find out more and view drop off sites on their website. If you or someone you know is in need of food, toys or wants to come along on Christmas Day for the Christmas dinner then just email the mission on ctmission@cloud.com or call 0151 647 7303.

Community Christmas dinners

For those who might otherwise spend Christmas alone, the following events offer a warm meal and company:

- **Wirral Mind Christmas Eve lunch**
 - When: **Christmas Eve**, 10am - 2pm
 - Where: [Wirral Mind](#)
 - Details: A welcoming space to enjoy a festive meal and good company.
 - **Booking is essential.**
- **Christ the King Community dinner**
 - When: **Christmas Day**, 1pm
 - Where: [Christ the King](#), St Anne Street, Birkenhead
 - Details: A two-course Christmas dinner followed by carols and gift-giving.
 - How to Book: Referrals must be made by 12th December with the name, address, and contact number of the attendee. Contact Christ the King for more information.
- **Delamere Centre Christmas day lunch**
 - When: **Christmas Day**, 12:30pm - 3pm
 - Where: [Delamere Centre](#), Delamere Avenue, Eastham, CH62 9ED
 - Details: Join local residents for a festive lunch and great company.
 - How to Book: Call 0151 327 8767 or email admin@delamerecentre.org.uk by 15th December.
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Local church services

Churches across Wirral offer welcoming Christmas Day services, providing an opportunity for reflection and connection. Check with your local church for service times and details.

These initiatives aim to ensure no one in our community feels left behind this Christmas. If you or someone you know could benefit, please reach out early to book or get further details. Let's make Christmas special for everyone.



Charles Thompson's Mission Christmas Toy Appeal



Each year at Charles Thompson's Mission, we run a toy appeal which involves distributing new toys to families who may be struggling over Christmas. Last year, our Christmas toy appeal enabled us to pass on sacks of toys to more than 604 families with children of all ages.

We are currently appealing for any new toys for the following ages:

0-3 years: musical toys, puzzles, books, bath toys, educational toys etc.

3-5 years: dolls and action figures, cars, books, puzzles, board games, crafts set etc.

5-9 years: educational toys, arts and crafts, books, action figures, board games etc.

9-12 years: games and toys, hair and beauty, gift sets, books, creative and science toys etc.

13-16 years: gadgets, books, make-up and gift sets, board games, teenage puzzles etc.

Drop off points:

- **Charles Thompson's Mission.** 2 Hemingford Street, Birkenhead.
- **One Stop Shop, Upton.** 49a Arrowe Park Road, CH49 0UB. Mon – Sun 7am – 10pm
- **Sainsbury's, Greasby.** Greasby Road, Greasby, CH49 3AT. Mon – Sun 7am – 11pm
- **Sainsbury's, Upton.** Upton Bypass, Upton, CH49 6QG. Mon – Fri 7am – 11pm, Sat 06:30am - 10pm, Sun 10am – 4pm
- **Sainsbury's, Thingwall.** Pensby Road, Thingwall, CH61 7UB. Mon – Sun 7am – 11pm
- **Sainsbury's, Heswall.** 143 Pensby Road, Heswall, CH60 7TT. Mon – Sun 7am – 1pm
- **Sainsbury's, Prenton.** Woodchurch Road, Prenton, CH42 8PQ. Mon – Sat 7am – 9pm, Sun 11am-5pm
- **Sainsbury's, Hoylake.** Market Street, Hoylake, CH47 2BG. Mon – Sun 7am – 10pm



Toys need to be dropped off at our drop off points before 9th December. We will then collect and distribute them to families in need over the Christmas period.

Thank you for your support.

Donations are with the knowledge that we have your permission to sell any toys we have no suitable home for and use the revenue to buy more suitable ones.





The holiday season is a time for joy and togetherness, but it can also bring financial stress. With some creativity and planning, you can celebrate a magical Christmas without breaking the bank. Here are tips for budget-friendly shopping, affordable gift ideas, and fun DIY crafts.

Creative gift ideas under £10

You don't need to spend a fortune to show someone you care. Here are thoughtful gift options that won't exceed £10:

Personalised mugs: Buy plain mugs and decorate them with ceramic markers for a unique, heartfelt gift.

DIY hampers: Fill a small basket with themed items like hot chocolate sachets, marshmallows, and biscuits.

Photo frames: Add a cherished memory to an affordable photo frame for a meaningful present.

Handmade candles: Purchase a candle-making kit and create bespoke scents for friends and family.

Books and puzzles: Charity shops often have a great selection of nearly new books and puzzles at low prices.

Homemade decorations and family crafts

Getting crafty with your decorations is an excellent way to save money and spend quality time with loved ones. Here are some ideas:

Paper snowflakes: Use recycled paper to cut out intricate snowflakes for windows and walls.

Salt dough ornaments: Mix 1 cup of salt, 1 cup of flour, and 1/2 cup of water to create your ornaments. Once baked and painted, they make wonderful keepsakes.

Jar lanterns: Clean old jars, paint festive designs, and add a tea light for a cozy glow.

Pinecone decorations: Collect pine cones from your local park, spray them with glitter, and use them as tree ornaments or centerpieces.

Recycled wrapping: Use old maps, magazines, or brown paper for wrapping gifts. Add a string or sprig of greenery for a rustic touch.

Money-saving tips for Christmas shopping

Plan and budget: List who you're buying for, allocate a spending limit per person, and stick to it.

Shop second-hand: Thrift shops, online marketplaces, and preloved sales are treasure troves for unique and affordable items.

Utilise sales and discounts: Look for Black Friday and pre-Christmas sales, and use cashback apps or loyalty points where possible.

Set expectations: Be honest with friends and family about budget constraints—agree on a spending cap or suggest Secret Santa.

Make memories, not debt

The magic of Christmas isn't in expensive gifts but in the memories you create. Whether it's crafting decorations, baking festive treats, or enjoying a cosy movie night, meaningful experiences bring the greatest joy.

For more tips and support during the cost of living crisis, reach out to Citizens Advice or visit our website for resources. Wishing you a festive and stress-free holiday season! 🎄

For more fabulous festive savings, check out [Martin Lewis's 48 Christmas money saving tips](#).



Accessing disability benefits such as Personal Independence Payment (PIP), Child Disability Living Allowance (DLA), or Attendance Allowance can be a challenging journey. Citizens Advice Wirral, in partnership with the [Foundation Years Trust](#), is conducting vital research to better understand the barriers people face when applying for these benefits.

If you've ever:

- Applied for PIP, Child DLA, or Attendance Allowance,
- Struggled with the application process,
- Or felt unsure about applying altogether,

We want to hear from you. Your experiences matter and sharing them can help us identify the obstacles that make the process difficult for so many people.

Why your voice matters

The insights gathered from this research will support our ongoing Healthier Incomes project, which aims to:

1. Help health professionals provide better support for disability benefit applications.

2. Reduce stigma surrounding these benefits and raise awareness about eligibility.
3. Campaign for fairer systems to break down barriers for applicants.

How to get involved:

1. **Complete our questionnaire**

It takes just a few minutes to [share your experiences](#). As a thank-you, you'll be entered into a prize draw for two chances to win a £50 Amazon voucher!

2. **Join our campaign for change**

If you'd like to get involved more directly, you can fill out our [contact form](#) to learn how your lived experience can guide our work and make a real impact.

Together, we can make a difference

Your story could help shape a more accessible and supportive benefits system for everyone. By raising awareness of the challenges and frustrations applicants face, we aim to create a fairer process for those who need it most.

Thank you for contributing to this important work and helping us create positive change!

[Citizens Advice Wirral](#)
