Cost-of-living Newsletter August 2026

Summer is here and whether you're looking for ways to cut household bills, make the family budget stretch further or find some affordable fun for the school holidays, we've got you covered.

In this month's **Cost of Living Newsletter**, we're sharing practical tips and local support to help you make your money go further:

Council Tax Discretionary Hardship Relief – struggling with your Council Tax? Our advisers share their top tips for making an application and explaining your circumstances.

Charity Worker Discounts – planning a summer break? Find out how charity workers and volunteers can access discounts on holidays, days out, shopping and more.

Could a SIM-only deal cut your mobile bill? – check whether switching your mobile phone plan could save you money each month.

[Summer fun without the big price tag]() – discover free and low-cost ways to keep the kids entertained across Wirral this summer, including free swimming, HAF activities, libraries and our fantastic parks and beaches.

[Could you be missing out on Healthy Start?]() – find out whether you could get help towards the cost of healthy food for your family.

[Back-to-school on a budget]() – from free pre-loved uniform to comparing prices and checking what support is available, we've got some tips to help keep those September costs down.

Take a look through the stories and remember, if you're struggling with the cost of living, you don't have to face it alone – Citizens Advice Wirral is here to help.

If you're struggling to pay your Council Tax because of financial hardship, you may be able to apply to Wirral Council for Council Tax Discretionary Hardship Relief.

Making an application can feel daunting, particularly when you're already dealing with financial pressures. But taking some time to prepare can help you explain your circumstances clearly and give the Council a full picture of your situation. Our advisers have put together some useful tips to help you if you're making an application yourself.

1. Be prepared

Before you start your application, take some time to read through it carefully. This will help you understand what information you need and give you a chance to gather any supporting information before you begin.

It can also be helpful to look at your recent bank statements and track your spending so you have an accurate picture of your household finances.

2. Explain why you're struggling

Tell the Council clearly why you are experiencing financial hardship and why you need help with your Council Tax.

Think about what has changed or what has made it harder to keep up with your payments. For example:

- Have your circumstances changed?
- Have you had a period of sickness or poor health?
- Has your income reduced or changed?
- Have the people in your household changed?
- Have your household costs increased?
- Have you had increased costs because of children or other people you care for?

The more clearly you can explain what has happened, the easier it is for the Council to understand your circumstances.

3. Give the Council the full picture

The application will ask you about your income and expenditure and you will need to provide a budget.

Don't worry if some of your costs are higher than what might be considered 'average'. Explain why.

For example, you may have:

- Higher transport costs because you need to use taxis due to mobility restrictions.
- Higher food costs because of dietary requirements.
- Costs for specialist treatments related to your health, counselling or therapies.
- Additional costs relating to your children, including children who regularly stay with you.
- Debt repayments or deductions from your benefits or wages which reduce the money you have available.

Use the section of the application asking if there is anything else you want to tell the Council to explain any unusual or higher costs.

Remember, your budget should reflect your actual circumstances.

4. Check your budget carefully

Looking at your income and spending before you apply can be really useful. It may help you identify areas where you could reduce spending, but it can also help you identify essential costs that need to be explained as part of your application.

You can use the free MoneyHelper Budget Planner

5. Make sure your information is accurate

Provide accurate information about your income and expenditure. The Council may have access to information about your income, so make sure the figures you provide are correct.

Remember to include debt repayments and deductions from your wages or benefits. These can make a significant difference to the amount of money you actually have available each month.

6. Explain what financial hardship has meant for you

Don't just focus on the figures. Explain what your financial situation has meant in everyday life.

For example, have you:

- Had to go without heating or fuel?
- Had to rely on food banks?
- Used fuel vouchers to manage your household costs?
- Gone without other essentials because you don't have enough money?

This information can help the Council understand the impact that your financial circumstances are having on you and your household.

7. Explain what you're doing to improve your situation

Wirral Council may consider hardship relief as a last resort, so it can be helpful to explain what steps you have already taken, or are taking, to improve your financial situation.

For example:

- Have you checked whether you're entitled to a Council Tax discount or reduction?
- Have you applied for any Council Tax support you're eligible for?
- Do you have a shortfall in your rent and have you applied for a Housing Payment?
- Have you checked whether you're entitled to other benefits?
- Are you waiting for a benefit decision?
- Have you found employment?
- Have you asked your employer for additional hours?
- Are you taking overtime opportunities where possible?

This isn't about blaming yourself for your financial situation. It's about helping the Council understand the steps you're taking and whether there are other forms of support that could help you become more financially secure.

Finally, don't be afraid to ask for help

If you're struggling with Council Tax or other household bills, you don't have to work everything out alone.

Citizens Advice Wirral can provide free, independent advice to help you understand what support may be available and what options you have.

For more information about Council Tax Discretionary Hardship Relief, including how to apply, visit Wirral Council's website. **Council Tax Discretionary Hardship Relief – Wirral Council**

If you're trying to make the most of the summer without stretching your budget, there's a money-saving perk you might not know about.

Charity Worker Discounts is a free scheme for people who work or volunteer for charities, offering discounts, cashback and vouchers across a wide range of everyday spending.

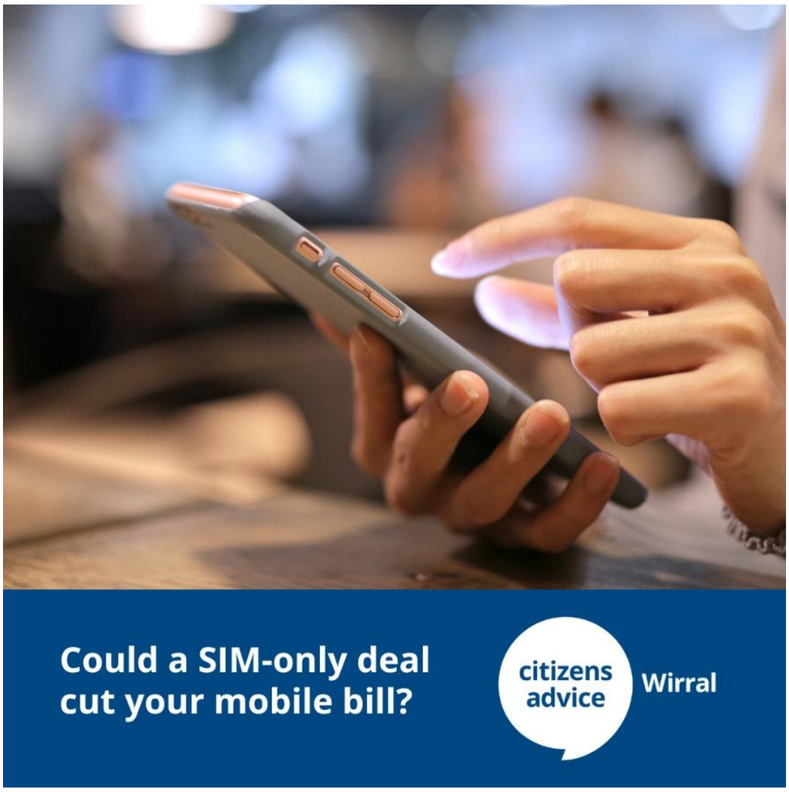
With summer holidays and days out on the agenda, it's worth checking the scheme before you book. Current offers include discounts on UK holidays, hotels, travel and family days out, as well as offers on food, shopping and other essentials.

There are also offers for those already thinking ahead to future breaks, with discounts available on holiday parks, hotels and package holidays. Offers change regularly, so it's worth checking before you book or buy.

Who can join?

You don't need to work in a particular role. The scheme is available to people who work or volunteer for charities, including volunteers, fundraising staff and office-based workers. Membership is free.

So, before you book that family break, plan a day out or start your Christmas shopping (yes, we're going there already!), check whether your charity role could help you save. **Charity Worker Discounts**



If your mobile phone contract is coming to an end, or you're paying more than you need to, switching to a SIM-only deal could be a simple way to reduce your monthly spending.

You don't necessarily need to change your phone. A SIM-only plan gives you calls, texts and mobile data without paying for a new handset as part of your monthly bill.

There are currently a range of low-cost SIM-only deals available, including some around £5–£6 a month, with some providers offering rolling monthly plans rather than long-term contracts. For example, SMARTY currently offers a 5GB rolling monthly plan for £6, while Lebara advertises SIM-only plans from £5.

Before you switch, check:

How much data do you actually use? You may not need a large data allowance if you mainly use Wi-Fi at home.

Do you need unlimited calls and texts? Some cheaper plans already include these.

Check the contract length. If flexibility is important, look for a rolling monthly or no-contract option.

Going abroad this summer? Check the provider's roaming arrangements before you travel, as these can vary between plans.

Check the coverage. Make sure the network used by the provider works well where you live, work and regularly travel.

Compare the total cost. A cheaper monthly price isn't necessarily better if it gives you much less data or doesn't meet your needs.

Money-saving tip: Before renewing your current contract, check what SIM-only deals are available. If your phone is still working well, you could save money by keeping your handset and switching to a cheaper SIM-only plan.

Deals and prices change regularly, so shop around and compare what different providers are offering before you switch.

The summer holidays can be a brilliant time for families - but keeping the kids entertained for weeks on end can quickly become expensive!

The good news is that you don't need a big budget to have a great summer on the Wirral. There are lots of free and low-cost activities to enjoy, whether your children love getting active, exploring outdoors, getting creative or simply having fun with friends.

Make a splash for FREE!

One of the best offers this August is free swimming for children and young people at participating Wirral Council leisure centres. Free swimming is available during selected public and family swim sessions throughout August, Monday to Friday between 10am and 4pm, subject to availability.

It's a fantastic way to keep the kids active, have some fun and cool off - without spending a penny on admission!

[Find out more about free swimming]

Free activities and meals with HAF

If your children are eligible, the Wirral Holiday Activity Fund (HAF) offers free holiday activities including meals. There are opportunities for children and young people to get involved in sport, games, arts and crafts and much more. It's a great way for children to try something new, keep active and make friends during the holidays.

[Find out more about Wirral HAF]

Head to your local library

Your local library is another great place to find free activities for children and families during the summer holidays. And if your children enjoy reading, why not sign them up for the Summer Reading Challenge? It's a fun way to encourage them to discover new books over the holidays, with rewards and certificates along the way.

[See what's happening at Wirral Libraries]

Get outside and explore!

We're lucky to have so many beautiful places to explore right here on the Wirral, and they don't cost a thing. Pack a picnic and head to the beach, explore one of our parks or woods, take a walk along the coast, organise a family treasure hunt or simply grab a ball and spend the afternoon outdoors.

Sometimes the simplest days make the best memories — and they don't have to cost a fortune.

So before reaching for the wallet this summer, take a look at what's available locally. There are lots of ways to keep the whole family busy, active and having fun while keeping those summer costs down.

If you're pregnant or have a child under four, you could be entitled to extra help towards the cost of healthy food through the NHS Healthy Start scheme.

The scheme is designed to support families on a low income or receiving certain benefits. If you're eligible, you'll receive a prepaid card which is topped up every four weeks and can be used in most shops to buy items including fruit and vegetables, milk, infant formula, beans and lentils.

How much could you get?

The payments increased in April 2026. You could receive:

£4.65 a week during pregnancy

£9.30 a week for babies under one

£4.65 a week for children aged one to four

That's potentially hundreds of pounds a year to help with the cost of feeding your family. Many eligible families in Wirral aren't yet claiming the support they're entitled to, and you may still be eligible even if you haven't been contacted directly.

It's worth checking.

You can find out more and apply through the NHS Healthy Start scheme.

If you need help with your application, support is also available through local Family Hubs.

Healthy Start

The new school year is just around the corner, and for many families the cost of new uniforms, shoes, bags, stationery and PE kits can quickly add up.

If you're trying to keep your back-to-school spending under control, there are ways to make your money go further.

Give pre-loved uniform a go

Before buying everything new, check whether you can get good-quality second-hand uniform.

Wirral FUSS (Free UniformS for School) collects and reuses school uniform and gives it away completely free to families across Wirral. There is no means-testing and you don't need to explain your financial circumstances.

They have hubs across Wirral, so it's worth checking what is available for your child's school before you start shopping.

Find out more: Wirral FUSS

You can also check whether your child's school has its own second-hand uniform scheme or other support available. Wirral Council says some local schools offer free or low-cost uniform schemes.

Compare before you buy

If you do need to buy new uniform, don't assume you need to buy everything from a specialist school uniform shop. For items that don't need to be branded, supermarkets and other retailers often sell lower-cost school uniform ranges and essential items, so compare prices before you buy.

Remember to check your school's uniform policy first so you only buy what your child actually needs.

Buying multi-packs of everyday items such as polo shirts, socks and stationery can also work out cheaper, but only if you need everything in the pack.

Check what you already have

Before making a shopping list, have a look through last year's uniform. Could trousers be taken down? Could a jumper still fit? Do you already have a suitable pencil case, lunchbox or school bag? A quick check could save you from buying things you already have at home.

Check what help is available

If you're worried about being able to afford school uniform or PE kit, speak to your child's school and ask what support is available. Schools should make information about their uniform policy and second-hand uniform arrangements available to parents and carers.

You can also check whether your family may be entitled to Free School Meals or other financial support through Wirral Council.

Our top tip

Don't feel you have to buy everything new.

Start with what you already have, look for free or pre-loved options, compare prices for anything you do need to buy, and check what support is available before spending.

A little planning now could make the back-to-school bill much more manageable.