citizens advice Wirral



Autumn is here, and winter is just around the corner! Whether you're looking for ways to cut household bills, make your food budget stretch further or get your finances ready for the festive season, we've got you covered.

In this edition of our Cost-of-Living Newsletter, we're sharing practical money-saving tips and highlighting support available across Wirral to help you prepare for the colder months ahead.

Budgeting for Christmas and beyond – get practical tips for managing your money, planning for bigger expenses and building financial resilience with support from our new Financial Capability Team.

Save money on cold and flu remedies this winter – discover ways to cut the cost of medicines and simple steps to help you stay well.

TV Licence Savings Stamps: could you have money waiting to be claimed? – check those drawers and cupboards for old stamps and find out how to claim a refund before the deadline.

Social supermarkets: make your food budget go further – find out how affordable food and community support can help ease the pressure on your household budget.

Council Tax discounts: are you paying more than you need to? – explore the discounts, reductions and exemptions that could help lower your bill.

Get your boiler ready for winter – find out how regular servicing, comparing quotes and checking existing cover could help you avoid unnecessary costs.

Don't pay to claim benefits – learn why you don't need to pay a company to help you claim benefits you're entitled to, and where to find free, trusted advice.

As the weather gets colder and the festive season approaches, every little saving can make a difference. Take a look through our articles, share them with anyone who might find them useful, 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.



With Christmas approaching, it can be easy to feel pressure on your finances. Whether it's presents, food, travel or everyday bills, planning ahead can help you feel more in control of your money, now and throughout the year.

Budgeting isn't about going without everything you enjoy. It's about knowing what money you have, planning for the costs ahead and making it go as far as possible.

Your simple budgeting toolkit

1. **Know what's coming in and going out**
Write down your income, including wages and benefits, alongside your regular spending, such as rent, energy bills, food and travel. This can help you see where your money is going and identify any costs you might be able to reduce.

2. **Plan for the costs that don't come every month**
Car insurance, MOTs, school uniforms, birthdays, Christmas and vet bills can catch us out if we haven't planned for them. If you can, work out roughly how much these costs will be over the year and put a little aside each month in a separate savings pot. Even small amounts can help spread the cost.

3. **Make a festive spending plan**
Decide what you can realistically afford to spend on presents, food, decorations and socialising. Make a list, set limits and remember that thoughtful, low-cost celebrations can be just as special.

4. **Check whether you could be better off**
Check that you're receiving all the benefits and financial support you're entitled to. You may also be able to reduce household costs through social tariffs, discounts or grants.

5. **Review your budget regularly**
Your circumstances can change, so check your budget from time to time and adjust it when needed. If the figures don't add up, don't blame yourself – getting support early can help you explore your options.

How our Financial Capability Team can help



At Citizens Advice Wirral, our new Financial Capability Team can help you build confidence with money and become more financially resilient.

Our Financial Capability Keyworkers offer practical, one-to-one support with budgeting and money management, checking benefit entitlement as part of wider support, council tax applications and exemptions, grants and trust funds, social tariffs and other ways to reduce essential costs.

They can also help people explore discretionary support, access food support, build financial skills and assess debt concerns before referral to specialist debt caseworkers where needed.

You don't have to wait until you're in a crisis to ask for help. Whether you want to get better at managing your money or are worried about making ends meet, our team can help you explore your options.

For more budgeting advice, visit Citizens Advice or try the free MoneyHelper budget planner.



Colds and flu can be costly, especially when you're trying to ease symptoms. But you don't always need to spend a lot on medicines to feel more comfortable.

Here are some ways to save money:

- **Choose generic medicines:** Basic painkillers and other remedies without well-known brand names can be much cheaper.

- **Avoid buying more than you need:** Many combination cold and flu products contain ingredients you may not need. Check what they contain before buying.
- **Try simple remedies:** A warm drink with honey and lemon may help soothe a cough, while rest and plenty of fluids can help you recover.
- **Ask a pharmacist:** They can advise you on suitable treatments and cheaper alternatives.

Always check the ingredients and instructions before taking medicines. Some cold and flu remedies contain paracetamol, so taking them alongside other paracetamol products could be dangerous.

Stay well this winter

A few simple steps can help reduce the spread of winter bugs:

- Wash your hands regularly and use tissues when coughing or sneezing.
- Keep warm, eat regular meals and get enough rest.
- If you're eligible, take up your free NHS flu vaccination.

You can't prevent every cold or flu, but looking after yourself and choosing remedies carefully can help protect both your health and your pocket.

Find out more: Read the full guide from Which? on how to save on cold and flu medicines this winter.

Click here for more advice on winter health



Check for old TV Licence savings stamps – you could get money back!

Have you got old TV Licence Savings Stamps tucked away in a drawer, folder or box? **You could be entitled to a refund!**

Although the savings stamp scheme closed more than 20 years ago, unused stamps can still be refunded by cheque. However, **the deadline to claim is 31 December 2026**. After this date, refunds will no longer be available.

Look out for small, rectangular stamps marked “TV Licence”, often orange, brown, green or blue, with a monetary value printed on them.

If you find any, don't throw them away! Visit www.tvl.co.uk/stamps for information on how to claim your refund.

Remember: Claiming a refund won't affect your current TV Licence or any payment plan you have in place.

Check at home today so you don't miss out!



With Christmas approaching and household costs still putting pressure on many budgets, social supermarkets can be a great way to make your money go further.

Social supermarkets offer affordable food and everyday essentials at reduced prices, helping individuals and families get more for their money. Unlike traditional food banks, you usually pay for your shopping, but at a much lower cost. Many also help reduce food waste by making good use of surplus food.

Social supermarkets can offer more than just cheaper food. They can provide a welcoming community space where people can access support, connect with others and feel part of their local community. They're worth considering if you're working, receiving benefits, on a pension or simply trying to manage a tight budget.

Where can you find a social supermarket on Wirral?

There are social supermarkets and community food projects across Wirral, including:

- **Make It Happen Birkenhead** – offers a social supermarket selling food at heavily discounted prices, alongside a community shop and hub.
- **NEO Community, Rock Ferry** – provides affordable food and essentials, including fresh produce and household items when available.
- **Community Shop Beechwood** – offers discounted food and household products through a membership scheme. Check the eligibility requirements before visiting.
- **Charlotte's Brightside, New Brighton** – runs a social supermarket alongside community activities and support.

Find your nearest social supermarket

There are many more across Wirral, so it's worth checking what's available in your area. Visit Wirral InfoBank and search for **social supermarkets** to find local options and check their details before visiting.

The Wirral Council page Here to help with food also links to the InfoBank map of local social supermarkets and community food support hubs.

A little help with your food shopping can make a real difference, especially at this time of year. Don't miss out on the support available in your community!



Most households have to pay Council Tax, but **you could be entitled to a discount or reduction that lowers your bill**. It's worth checking what support is available, as some discounts are not means-tested and can apply even if you're working.

Here are some of the main ways you may be able to reduce your Council Tax bill in Wirral:

- **25% single person discount:** If you're the only adult counted for Council Tax purposes in your home, you may qualify. Some adults, such as students and certain carers, are not counted, so you could still qualify even if other people live with you.
- **Council Tax Reduction (CTR):** If you're on a low income and responsible for paying Council Tax, you may qualify for help with your bill. From April 2026, working-age residents can receive up to 50% reduction, while pension-age residents may qualify for up to 100%, depending on their circumstances.
- **Severe Mental Impairment (SMI) disregard:** If someone in your household has a qualifying severe mental impairment and meets the relevant benefit and medical criteria, they may not count towards the number of adults in the home. This could reduce the bill by 25% or 50%, or potentially mean no Council Tax is payable, depending on who lives there.
- **Disabled Band Reduction:** If your home has certain adaptations or facilities needed by a disabled resident, you may qualify to have your bill calculated as if your property were in the band below its actual Council Tax band.
- **Carer discounts:** Some carers providing at least 35 hours of care a week may not count towards the household total, depending on the circumstances and benefits received by the person they care for.
- **Other discounts and exemptions:** Students, some apprentices and care leavers may qualify for help. Some properties may also be exempt, depending on who lives there or why the property is empty.

Don't miss out on support you're entitled to. Check the details and apply through Wirral Council:

- Council Tax discounts and exemptions
- Council Tax Reduction

- Disabled Band Reduction

If you're struggling to pay your bill or aren't sure what support you could receive, Citizens Advice Wirral can help you explore your options.

Remember: discounts and reductions often need to be applied for, so don't assume they're already included in your bill.



Don't pay to claim benefits – it's free!

Did you know some companies charge hundreds of pounds to help people claim benefits such as Attendance Allowance or Personal Independence Payment (PIP)?

You don't need to pay a company to make a claim. **If you're eligible, you can claim these benefits for free.**

Be cautious if a company contacts you offering to handle a claim for a fee. Make sure you understand any agreement before signing up.

Free, independent support is available from local trusted charity organisations like ourselves, Age UK Wirral, Wirral Change, Involve Northwest and more. We're here to help you, not charge you for advice.

Please share this information to help spread the word. Someone you know could be paying for support that they could access for free.

Don't pay to claim what you're entitled to. Get free advice and keep more of your money. Claiming your benefits is free - Claiming your benefits is free.