

With the end of the furlough scheme at the end of September, the cut to Universal credit and the steep rise in energy bills, people are facing a perfect storm in the next few months. With around two million UK households already behind on their energy and 1.7 million already being switched to a new supplier, the rise in energy prices will see household bills increase significantly at a time of year where having the heating on becomes necessary and the festive season quickly approaches. Facing this can quickly become overwhelming, plunging people into debt or perhaps facing anxiety for the first time.

Remember – we are here to help.

Need money advice?

- Take an assessment of all of your income and outgoings; knowing what you spend every month can help us to help you. You can also access our budget planner at citizensadvice.org.uk
- If you need debt advice and want to talk through this with a trained advisor, you can call our team on 0808 278 7896, or use the web enquiry service on the website mentioned above

Need energy advice?

- Has your supplier gone bust? Don't worry; you will still have gas and electric, and will be notified of who your new supplier is, and this can be found on the OFGEM (energy regulator)'s website. If you have credit with your old supplier, this will be moved across but may take some time. Do not attempt to change suppliers; you may end up paying more in the long run and credit could be lost in the process! Take a screen grab if you can of any remaining credit and download your bills so you have a record of your energy usage. Take meter readings if you can
- Citizens Advice has seen a 9000% increase in visits to its energy advice pages. For advice and support, call the Citizens Advice Consumer Helpline on **0808 223 1133** or visit their webpages. Keep an eye out for next month's article with top energy savings tip and tricks for the cold season

Need benefit advice?

- On October 6th the Universal Credit uplift was removed. This may have caused your circumstances to change in the recent months, and you may find yourself needing help for the first time. At Citizens Advice we have a dedicated Help to Claim team that can assist you either by web chat or telephone to claim Universal Credit for the first time
- We can also assist with other benefit needs, perhaps switching to Universal Credit from a long standing legacy benefit or needing advice on how much you receive

Kirklees Citizens Advice and Law Centre helps thousands of people each year. We can help you handle any problems which might arise relating to employment, housing, debt, benefits and more. See our website at www.kcalc.org.uk, or call our Telephone Advice Line on **0808 278 7896 (Freephone)** open **Mon-Fri 9am - 4:30pm.**