

# Finding help with the cost of living

Many families are facing an increasing strain on finances, with high fuel prices and the impact of inflation on everyday living costs. Managing money is a growing concern. Care for the Family has put together some ideas about how you can find support in these challenging times.

## Where does all the money go?

Knowing how to budget helps us understand where the money goes and can give us a better sense of control especially in difficult times. Not all of us had someone to show us how to budget when we started working or moved away from home.

- **Helpful budget information:**
- [Budgeting – Citizens Advice](#)
- [Budgeting – Money Helper](#)
- [The CAP Money Course – CAP UK](#)
- [Making a budget & Managing Money – StepChange](#)

[Free printed guides – Money Advice Service](#)

**Budgeting apps – these can link to accounts and track spending:**  
[Best budgeting apps – Which?](#)

## Money-saving tips

Searching online and on social media will give you a limitless supply of advice, from bulk cooking and storing food in the freezer through to household cleaning.

Local charities and organisations may offer grants to buy clothes or household goods. Remember to check through the criteria to see what they are offering and who is eligible.

## Benefits – what is available?

It's always worth checking whether you might be entitled to receive any benefits.

**Helpful information:**

[Benefits – Citizens Advice](#)

[Benefits & Financial Help – GOV.UK](#)

[Information – Gingerbread](#)

[Information & Advice – Contact](#)

[Access Learning Disability Advice & Support – Mencap](#)



## Putting meals on the table

We know that many people are struggling with this. Food banks and local organisations are there to help.

**Find a Food Bank:**

[The Trussell Trust](#)

[Independent Food Aid Network UK](#)

[The Salvation Army](#)

## School uniforms

This can often be a major cost for parents as children regularly outgrow their clothes and shoes, but there is help out there:

- [Get help with school uniform costs – GOV.UK](#)
- Ask your local schools or search for local second-hand school uniform shops.
- If there isn't one, you could encourage schools, parent associations or local community organisations to set one up.



## Debt

It's easy to get into money difficulties but hard to ask for help; there is though plenty of free advice and support out there.

Many of these links provide general advice, with some offering guidance on mortgage and rent arrears:

### Helpful information:

[Debt help – CAP UK](#)

[Free Expert Debt Advice – StepChange](#)

[Information & Advice – Money Saving Expert](#)

[Debt advice over the phone or online – National Debtline: 0808 808 4000](#)

[Debt management plans explained – Citizens Advice](#)



## Support for couples

Navigating a financial crisis can put a lot of pressure on our relationships. Care for the Family has a range of helpful resources to support couples at every stage of their relationship.

- **Communication is key**
  - Be transparent and open about what is going on – be honest about the challenges you're facing.
- **Collaborate on ideas**
  - Sit on the same side of the table and focus on the issues in front of you – *together*.
- **Relieve pressure**
  - Set time aside to discuss and make a plan of action. Once you have a plan in place, try to focus on other areas of life to give yourself a mental break from money concerns.
- **Invite others in**
  - Pool ideas and resources from other couples and organisations.
  - [Watch this helpful video](#) from our UK Director, Katharine Hill.

Care for the Family is a registered charity that has been working to strengthen family life since 1988. We seek to support and equip individuals and churches through events, books, resources, courses, support networks and befriending.



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