

Accent

By maximising your income, you can increase the amount of money coming in and minimise the money going out.

We've put together some tips to help you maximise your income.



If you need any further support, visit our website or get in touch

Scan me



Tips to maximise your income

Cost of living government grants

To help with the cost of living, you may be entitled to extra payments if you are on certain benefits. You can find out more here:



Grants to help with the cost of living

You may be eligible for help from charities or other organisations that offer financial support, advice or grants to help with the cost of living. You can search for grants on the Turn2us website:



Do a benefits check

Are you getting all the income you're entitled to? The Turn 2 Us online benefits calculator can let you know if there are any benefits you should be claiming:



Check you've been paid minimum wage

Did you know you can make a claim from a previous employer if you weren't paid the correct National Minimum Wage?

There's a calculator and a guide to raising complaints on the Gov.UK website:



Reduce spending on food, toiletries and cleaning products

You may be able to fill your trolley for less if you:

- Switch to own brand products
- Make the most of special offers and cashback or coupons
- Create meal plans so you only buy what you need
- Keep a list on the go to track what you need to buy on a weekly shop and stick to it
- **Utilise food waste initiatives such as the Too Good to Go app:**
- Batch cooking is a great way to keep costs down

Buying lunch everyday can quickly wipe out your monthly budget and really doesn't offer good value for money. Think about how much it costs to make a sandwich at home, compared to even the cheapest option on the high street. This is also a really good way to make the most of leftovers.



Tips to maximise your income

Prescriptions

If you need to buy several prescriptions per month, save money by purchasing a Pre-Payment Prescription Certificate (PPC). This can amount to a significant saving for some people



Child maintenance

If you are separated or divorced, you could claim child maintenance from the other parent.



Free ways to lower energy bills

Take shorter showers and save up to £70 a year

Reducing your shower length to 4 minutes will save water and money on your energy bill. If your water is metered, it will also save you money on your water bill. You can also get some free water saving goodies from Get Water Fit:



Switch lights on in rooms you are not using

This can save you £40 per year and if you do swap your lightbulbs to LED lightbulbs, they use 90 percent less energy,

Wash clothes at a lower temperature to save up to £30 a year

Modern washing machines can clean clothes effectively at lower temperatures. Changing from 40°C to 30°C means you could get 3 cycles instead of 2 using the same amount of energy, depending on your washing machine.

Free ways to lower energy bills

Using your tumble dryer less could save you £60 a year

Tumble dryers are one of the most energy-intensive devices in the home. Use your tumble dryer less frequently by ensuring you have a full load, around three-quarters of the drum. Or use a clothes airer to dry clothes outside, or inside with a window open for ventilation. You should also avoid overfilling your dryer as this could lengthen the drying time.

Turn appliances off at the socket to save up to £60 a year

Almost all electrical appliances in your home, such as computers, televisions, smart devices and video game consoles, draw power continuously unless unplugged. Turn off the power switch at the socket or unplug appliances from the outlet when they are not in use,

Reduce your boiler flow temperature to save up to £70 a year

If you have a Comi boiler, its efficiency can be improved by adjusting the 'flow temperature' dial/setting to 60 degrees.

Reducing flow temperature isn't the same as turning down the thermostats. It won't noticeably reduce the temperature of your home but may take longer to heat up. If you are over 65, or have pre-existing health conditions, you may want to set a slightly higher flow-temperature of 65°C to ensure your home warms more quickly.

Bleed your radiators

Bleeding radiators makes your home warmer and can help reduce the cost of your energy bills. It does this by removing air pockets which reduce pressure in your system so you don't need to turn the heating up as much.

Avoid filling your kettle and only fill with the water you need to use

This can save £8 per year.

