



OCTOBER 2025

CARER WELLBEING

SUPPORT WITH FINANCIAL WELLBEING

As we approach the festive period and winter months, finances can be a cause stress and pressure for many people. This newsletter contains information that can assist with budgeting, financial support, advice services and top saving tips!



Also included:

- Links to useful websites and resources
- Contact information of supportive services.



**'If you take control of your finances today,
you won't be a victim of them tomorrow.'**

WHAT DOES BEING FINANCIALLY HEALTHY LOOK LIKE?



Being able to manage budget properly.



Contribute to a pension.



Absorb unexpected costs.



Save for the future.



Being free from financial stress and worry.



Manage debts.



Having the knowledge to make informed financial decisions and understanding when and how to seek advice.

FINANCES AND YOUR MENTAL WELLBEING

Struggling with mental health means managing money is harder

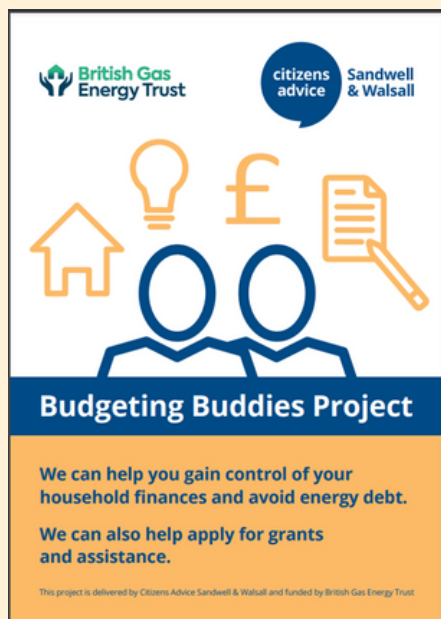
Worrying about money makes our mental health worse

There are significant links between money and mental health, both causing a cycle of impact on each other. Worries about your financial management can impact your mental health significantly -causing anxiety and stress, sleepless nights and causing social isolation, In turn, your mental health can impact your financial wellbeing due to how you spend money, your ability to work and impulsiveness.

Getting to know your mood and money patterns can help you to take a step towards positive financial wellbeing. You can find some examples of questions to ask yourself using the Mind website here: [Get to know your money and mood patterns.](#)



FINANCIAL SUPPORT SERVICES IN SANDWELL



Budgeting Buddies Project:

- Making savings on everyday bills
- Benefit Checks
- Energy saving tips and grant applications
- Budgeting techniques
- Debt - specialist support from Citizens Advice
- Understanding bills
- Form filling and digital literacy

E: financialcapability@citizensadviceandwell-walsall.org

T: 07724 31172

W: www.citizensadviceandwell-walsall.org

Cost of Living Programme:

- benefit and debt advice
- energy advice
- help with budgeting
- employment support

See the webpage for a timetable of drop in sessions within the community: <https://sandwellconsortium.co.uk/service/colt/>



Local Welfare Provision and Food

Vouchers:

- emergency financial help with food vouchers, furniture and white goods for people in crisis.
- Eligibility applies.

Complete the application form today online using MySandwell: <https://www.sandwell.gov.uk/benefits-support/local-welfare-provision-food-vouchers>

Welfare Rights:

- General guidance and support with welfare benefits
- Support to complete forms
- Representation at appeal tribunals
- Assistance with overpayment or reduced benefit payments.

T: 0121 569 3158

Complete a referral form online using MySandwell today here:

<https://www.sandwell.gov.uk/welfarerights>



FINANCIAL SUPPORT SERVICES IN SANDWELL



Big Community Swap:

This programme allows you to enter your supply of energy into an energy auction. Suppliers will compete to offer you the lowest tariff, giving you a personalised offer. You take control and choose your energy supplier and tariff.

Apply by 31st October 2025 on the Big Community Switch website today!

Citizen Advice Projects:

- Mobile Advice Unit - CASSIE.
- Accessible and mobile offices that you can speak to Citizens Advice officers for advice and support regarding benefits, employment, debt, money, housing, and more!



See the CASSIE timetable here to see where it will be in the 6 towns of Sandwell each week.

Get\o/aterFit

Get Water Fit:

- Tips and resources to save water in your family home.
- Free water-saving products that work for your home
- Get advice and tips from South Staff Water.

W: <https://www.south-staffs-water.co.uk/household/saving-water/free-water-efficiency-devices/>

Support from Sandwell:

You can find lots of further support, services and top tips on Sandwell MBC website. If you require specific support, please do not hesitate in contacting the team to source additional information, resources and guidance.



W: <https://www.sandwell.gov.uk/supporting-sandwell>



FINANCIAL SUPPORT SERVICES NATIONALLY



Warm Home Discount:

The Warm Home Discount Scheme is a one-off £150 discount off your electricity bill. Eligibility applies. If eligible this will automatically be applied and you should be notified between October and January via letter.

More information here: <https://www.gov.uk/the-warm-home-discount-scheme>

Priority Services Register:

You can apply to be on the priority services register for your energy suppliers. This enables you to receive extra support when you need it such as priority during an emergency, advanced notices of outages where possible and assistance with meter readings etc.

You should contact your energy supplier to discuss their process of joining the Priority Services Register.

DID YOU KNOW!
You can join the Priority Services Register with your water supplier too!



StepChange Debt Charity:

Support with debt management, debt advice and plans to resolve deal with your debts in a way that suits you and your lifestyle.

T: 0800 138 1111

W: <https://www.stepchange.org/#>

South Staff Water Assure Tariff:

This scheme qualifies you for a discount with your water charges. Eligibility applies - household income is to be less than £22,011 per year.

Additionally, if you are in receipt of pension credit, you may qualify for a discount also.

See more and apply online today here: <https://www.south-staffs-water.co.uk/household/my-bills-and-payments/my-bill-explained/other-charges-and-tariffs/assure-tariff>



INFORMATION LEARNED DURING THE CARER MEETING WITH THE WELFARE RIGHTS TEAM

Sandwell Shared Lives invited Sandwell's Welfare Rights team to a carer meeting last week. During the meeting, the welfare rights representative discussed the process of migration from legacy rights to Universal Credit, timelines linked to this and provided a lot of other valuable tips for carers.



Discount with Council Tax.

Did you know if there is a person living in your household with a disability or mental health condition, you could be eligible for **25% off** your council tax bill. Additionally, there are no timeframes in application for backpay, so you could be refunded from when this person turns to the age of an adult (18).

You can apply for this by downloading the form here:

<https://www.sandwell.gov.uk/downloads/file/4781/severe-mentally-impaired-claim-form>. The form requires signature from the person's GP, prior to submitting to the council.

Migration to Universal Credit.

You must ensure you are in receipt of all eligible benefits prior to migrating to Universal Credit. If you are not receiving the correct benefits, these will not be able to be applied to your universal credit claim.

You can book one to one support with the welfare rights team who can ensure you are in the receipt of all eligible benefits.

Limited Capability to Work.

From April 2026, the Limited Capability to Work element to Universal Credit will be reduced from £423.27 to £217.26 per month.

Please note, this will only apply to **new** claims and if you are already in receipt of this element, this will not change.

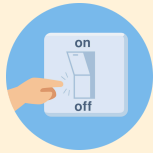
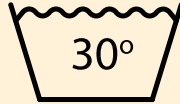
It does mean for any new claims, you should aim to complete before April 2026.

Use low energy light bulbs.



Turn down your thermostat.
Ideal temperature is 18°C.

Wash laundry at 30 degrees.



Turn appliances off at the wall
when not in use and turn lights
off when leaving the room.

Don't charge appliances unless
they require charging.



Took curtains in so your heat is
funnelled into the room, not
towards the windows.



Take showers, not baths. Use
Get Water Fit devices to help
reduce time spent running
water.



Use a water-saving device for
your toilet cistern.



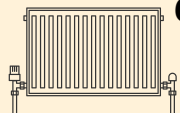
Upgrade your loft and cavity
wall insulation.



Only use water you need - just
boil water that you need and
turn the taps off when brushing
your teeth.



Turn off radiators in rooms you
don't need to heat.



Plug gaps - use draught
excluders, door sealant etc.

STAY
WARM

Make sure you are receiving the
income you are entitled to. Use
services such as Welfare
Rights and online benefit
calculators such as Entitled To
for support.

