

COST OF LIVING RESOURCES

This document was created in December 2022 in response to the rising cost of living. It aims to help staff in the BLMK system to be aware of support, services and resources available to support the cost of living, both nationally and locally. It is not exhaustive, but illustrates the range of support available.

WHO DOES THIS DOCUMENT APPLY TO?

- Health and Care Staff
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GENERAL COST OF LIVING SUPPORT

Resources in this section include information on getting help with the cost of living from government and local authorities, and advice on reducing household costs. Available to everyone.

UK Government

[Overall government support for the cost of living: factsheet](#), Overview of financial support for cost of living from UK Government.

[Help for Households UK Government](#) support and advice on household costs
[Discounts and Offers](#) UK Government page listing discounts and offers from supermarkets, retailers, and energy, travel and entertainment companies. Plus offers on services for businesses.

[Find Ways to Save Energy in Your Home](#) Online government advice service offering recommendations on home improvements that could save money on energy bills.

Local Authorities

[Bedford Borough Council](#): Help with the cost of living. Information and resources on benefits, payments and support options for residents

[Central Bedfordshire](#): Support with the cost of living. Information and resources on benefits, payments and support options for residents of Central Bedfordshire.

[Luton Council](#): Help and support with the cost of living. Information and resources on benefits, payments and support options for residents of Luton.

[Milton Keynes City Council](#): Cost of living support. Information and resources on benefits, payments and support options for residents of Luton.

[Milton Keynes Warmth and Wellbeing HelpLine](#). Free helpline offering advice to residents on how to get support with soaring energy costs.
Call 0800 107 0044 Mon-Fri 9am-5pm.



MONEY MANAGEMENT AND SAVING

[Money Helper](#). Online, free, impartial information and advice on money and pensions, plus a webchat service

[Money Saving Expert](#). Consumer website with news and advice on reducing household costs.

CHARITIES AND SUPPORT ORGANISATIONS

[Citizens Advice](#): Get help with the cost of living. Information, resources and support for everyone. Also access services locally:

·[Citizens Advice Bedford](#)

·[Citizens Advice Luton](#)

·[Citizens Advice Mid Bedfordshire](#)

·[Citizens Advice Milton Keynes](#)

[Turn2us](#). Information on benefits and grants you could be entitled to. Includes benefits calculator to check your benefit entitlement.



WARM SPACES

Many community centres and other organisations are open this winter to provide a warm environment for anyone to visit and spend time in, to help save money on saving money on heating at home. Many also provide refreshments. Please check individual listings for opening hours and facilities. Available to everyone.

Bedford

[Bedford Borough Warm Spaces](#) at libraries, community centres and faith organisations, Bedford Borough Council.

Central Bedfordshire

[Central Bedfordshire Warm Spaces](#) at libraries, leisure centres and community venues, Central Bedfordshire Council.

Luton

[Luton Warm Spaces](#) at charity, community and faith organisations, Luton Council.

Milton Keynes

In Milton Keynes, warm spaces are set up by local parish councils. There may be further information available locally.

[Milton Keynes Libraries](#) although not advertised as warm spaces, are open to anyone who wishes to visit and have plenty of seated areas for people to sit in a warm environment

[Bradwell Warm Space](#)

[Broughton and Milton Keynes Warms Spaces](#)

[Central Milton Keynes: YMCA MK Warm Space](#)

[Campbell Park Warm Space](#)

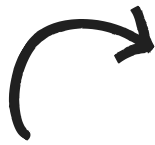
[Great Linford Warm Spaces](#)

[Olney Warm Room at The Olney Centre](#)

[Shenley Brook End and Tattenhoe Warm Space](#)

UK-wide

[Warm Spaces](#) lists available locations throughout the UK.



FOOD SUPPORT

Many organisations in the BLMK area provide support with food, either available to all in the community or for people in crisis. Not everyone will need to access this kind of support, but it is included here for anyone that might need to, and so everyone in the BLMK workforce is aware of the range of support available in their communities.

Services in this section may apply their own eligibility criteria. Click on the links to find out more.

UK-wide

[Healthy Start](#) help to buy food and milk for eligible people who are more than 10 weeks pregnant or have a child under 4.

Bedford

[Bedford Food Bank](#) food bank covering Bedford plus additional support and advice.

[IMPAKT Food](#) Community Larder in Bedford

[No Hunger in Bedford Borough](#) Campaign run by the YMCA and food support projects in Bedford, including links to information on Free School Meals provision during school holidays, and projects that offer food support, including access to slow cookers.

Central Bedfordshire

[Central Bedfordshire Food Banks](#) a list of projects supporting access to food in Central Bedfordshire, with some coverage outside the area.

Luton

[Food First Luton](#) Luton Council list of organisations offering help with food

[Luton Food Bank](#) food bank covering Luton plus additional support and advice.

[Luton Community Food Hub](#) info and links to projects offering support with food, including food banks, lunch clubs, support on food health and growing food.

Milton Keynes

[MK Food Bank](#) food bank covering the Milton Keynes area.

[Milton Keynes Community Fridge](#) community fridges throughout Milton Keynes, for people to share food that could otherwise go to waste.

[Community Larders](#) membership scheme supporting access to food for a small fee. Locations throughout Milton Keynes and beyond.



COST OF LIVING SUPPORT FOR BLMK PARTNERS

These resources include financial wellbeing advice and information, funds and grants that may be available to blue light services staff. Resources in this section are aimed at staff in health and care, police and fire services

For all BIMK System Partners

[KeepingWell BLMK Financial Wellbeing Support](#) Advice, resources and webinars on cost of living for health and care staff and employers.

For Fire Fighters

[FireFighters Charity Costof Living Support](#) Support and advice available to serving and retired firefighters.

For Health and Care Staff

[NHS East of England Financial Wellbeing](#) extensive list of support and resources, benevolent funds to help with cost of living, and wellbeing.

[NHS Financial Wellbeing](#) Free, impartial advice over the phone, on Whatsapp or webchat for NHS people, from the MoneyHelper Service. Plus tools and other resources.

[RCN Financial Wellbeing Resources](#) Advice and guides for nursing staff and students.

For Police

[Bedfordshire Police Federation](#) Support and resources for police in Bedfordshire, including financial and wellbeing support.

[Thames Valley Police Federation](#) Support and resources for police in Milton Keynes and, including financial and wellbeing support.

Claiming Tax Relief on Job Expenses

If you use your own vehicle for work, pay professional registration fees, wash or maintain your uniform, work from home, or incur other work-related expenses that are not reimbursed by your employer, you may be able to claim tax relief.

[Claim tax relief for your job expenses](#) Government information on claiming tax relief. Check if you can claim.

[Money Saving Expert Guide to the Uniform Tax Refund](#) A guide on who is eligible, how much you can claim and how to claim.

Unions and Professional Bodies

Many trade unions and professional bodies, such as the Royal Colleges, offer discount schemes to their members, and in some cases grants to help people in difficulty. Check your membership benefit details for information.



COST OF LIVING SUPPORT FOR BLMK PARTNERS

Students

Many colleges and universities offer hardship funds to support students in need of financial assistance. Contact your institution's student support service to find out what's available. Available to further and higher education students, and other eligibility criteria may apply.

[Cost of living support for students](#) Government overview of student finance support. Including loans, grants and bursaries.

[Money Saving Expert: Students](#) Guides and tools to help you save money while studying

Colleges and Universities in Bedfordshire, Luton and Milton Keynes

[Bedford College Financial Support](#) Funding and bursaries available to Bedford College students.

[MK College Financial Support](#) Funding and bursaries for students.

[MK College Undergraduate Student Finance](#) Bursaries and awards for undergraduate students at MK College

[Open University Students' Association Cost of Living Information](#) Useful links on cost of living resources, student fees and funding, and advice from the OU on the cost of living and your studies.

[University of Bedfordshire Student Money Advice](#)

[MyBedsLife Cpst of Living Hub](#) access information and support for University of Bedfordshire students from this page. Access to the MyBedsLife Cost of Living Hub requires University of Bedfordshire login.

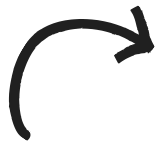
Older People

These services offer support and services specifically to older people, including pensions and benefits available to older people.

[Age UK Help with the Cost of Living](#) Advice and resources on help with energy bills, boosting income and managing money.

[Age UK Bedfordshire](#) Information and advice for older residents of Bedfordshire and Luton. Food boxes for eligible residents. Plus some chargeable home help services.

[Age UK Buckinghamshire](#) Information and advice for older residents of Bedfordshire and Luton. Plus some chargeable home help services.



COST OF LIVING SUPPORT FOR BLMK PARTNERS

Families and Children

These services offer support and advice to families with children. These organisations may apply their own eligibility criteria.

[Healthy Start](#) help to buy food and milk for eligible people who are more than 10 weeks pregnant or have a child under 4.

[Citizens Advice Help with school costs](#) How to access help for eligible families for school meals, uniform and transport costs.

[Baby Basics Milton Keynes](#) Charity offering families in Milton Keynes and the immediate surrounding area in financial hardship with essential baby supplies.

How to talk to children about the cost of living

[Money Helper: How I help my children understand the cost of living rises](#) Tips on starting conversations about money.

[BBC News: How to talk to children about a budget Christmas](#) BBC article on how to manage children's expectations this year.

People with Disabilities

These services offer support and advice to people with disabilities and their families, including advice on accessing benefits available to disabled people. These services may apply their own eligibility criteria.

[Disability Rights UK: Help with Heating](#) Information on help with energy costs.

[Disability Rights UK Housing Grants](#) Information on housing grants available in the UK to support adapting or improving a home for a disabled person, support with social care and other funding.

[SCOPE Disability Energy Support](#) Expert energy advice for households in England and Wales where 1 or more disabled person live, to help manage energy and water use.

[Disability Resource Centre: Help with the Cost of Living Crisis](#) Extensive range information, links and support for disabled people and their families across Bedfordshire, Luton and Milton Keynes. Includes advice via phone, email, Whatsapp and text or Facebook Messenger.



COST OF LIVING SUPPORT FOR BLMK PARTNERS

Armed Forces and Veterans

These services offer support advice to armed forces, veterans and their families. These organisations may apply their own eligibility criteria.

[Help for Heroes Cost of Living Support](#) Organisations and funds to support cost of living for armed forces personnel, veterans, and their families. Also see the [Help for Heroes](#)

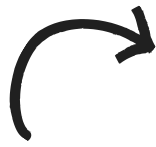
[Welfare Resources](#) on how to access emergency financial support, and other organisations that can help.

[Citizens Advice: Benefits and concessions for the Armed Forces, veterans and their families](#) Benefits and other financial help.

[Bedford Borough Council Armed Forces Information](#) Services and organisations offering support services for armed forces personnel, veterans and their families.

[Central Bedfordshire Armed Forces Support](#) Services and organisations offering support services for armed forces personnel, veterans and their families.

[Milton Keynes Armed Forces Support](#) Services and organisations offering support services for armed forces personnel, veterans and their families.



HEALTH AND WELLBEING

Worrying can have a significant impact on mental health and wellbeing. These resources and services provide support, both specifically for money worries, and for health and wellbeing more generally.

These resources are aimed at staff in health and care, police and fire services.

[KeepingWell BLMK](#) Wellbeing and psychological support for health and social care staff in Bedfordshire, Luton and Milton Keynes.

[NHS East of England Financial Wellbeing](#) extensive list of support and resources, including wellbeing.

[BLMK Work, Learn, Live: Health and Wellbeing](#) Health and Wellbeing support organisations for health and care staff and families in Bedfordshire, Luton and Milton Keynes.

[BLMK Work, Learn, Live: Health and Wellbeing for Primary Care](#) Health and wellbeing programmes and resources for primary care staff in Bedfordshire, Luton and Milton Keynes. Including the RISE programme, ShinyMind app, NHS Looking After You Too coaching programme.

[Blue Light Together](#) The place for UK emergency services staff, volunteers, retirees and friends and family to find information, ideas and support to help look after your mental health. For ambulance, police, fire and search & rescue staff.

[ShinyMind App](#) Wellbeing app including 100 interactive exercises and masterclasses, your own ShinyMind community and 24/7 wellbeing support. Available to all blue light services staff within the Bedfordshire, Luton and Milton Keynes system.

For everyone

[BLMK Wellbeing Service Webinars](#): pre-recorded webinars including Managing Money Worries. Requires free registration to access the recordings.

[Mind BLMK](#) Mental health and wellbeing support services for everyone who needs them within Bedfordshire, Luton and Milton Keynes.