# **Help with energy costs**

The Government has announced some support to help people pay for energy and other essentials. We've outlined them below – and you can find more detailed information in our **Help with heating** costs factsheet.

For more help, give our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

#### **Energy Bills Support Scheme**

This is a **£400 discount** applied to your electricity account. It's not a loan – it doesn't need to be paid back. You might get a voucher if you're a prepayment customer. Contact your supplier for more information.

## Cost of living payments

- If you receive Winter Fuel Payment, you could get a £300 Pensioner Cost of Living Payment top-up.
- If you receive means-tested benefits (including Pension Credit), you could get a £650 Cost of Living Payment.
- If you receive certain disability benefits (including Attendance Allowance and Personal Independence Payment), you could get a £150 Disability Cost of Living Payment.



## Help from your local council

The Government's **Council Tax Rebate scheme** gives eligible households a **£150 grant**. You'll generally be eligible if your home is in Council Tax band A to D.

There's also discretionary fund for households who aren't eligible– for example, if you are in a higher Council Tax band – and a **Household Support Fund** offering help with essentials.

## Things to consider

- For some of these payments, the amount you receive will be determined by your eligibility for qualifying benefits between 25 April and 25 May 2022. If you're unsure, seek advice.
- You might get some support automatically if you meet certain criteria, but you might need to make a claim in some circumstances. Contact your local Age UK for more information and to check you're claiming all the benefits you're entitled to – as this might unlock some of these extra payments.
- If you get a message asking you to apply for any of these payments or to contact someone about them, it's important to be careful – it could be a scam.

# Winter wrapped up





A guide to keeping warm and well this winter

# Information written with you in mind.

This information guide has been produced with the help of older people, carers and expert peer reviewers.

Published: September 2022

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**1) Join our Readers' Panel.** Have your say and be involved in updating our guides by joining our Readers' Panel. You don't need any specialist knowledge at all.

Join our Readers' Panel at www.ageuk.org.uk/readers-panel.

**2) Tell us your story.** Have you been affected by any of the issues in this guide? Has Age UK's information and advice helped? If so, we'd love to hear from you to provide relatable examples that benefit others.

Email your story to **stories@ageuk.org.uk**.

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# What this guide is about

It can be nice to dig out a favourite coat, or settle down in front of the TV when it's dark outside. But winter can be a tough time, too.

Cold weather can lead to worries about our health and energy bills, especially as we get older. Shorter days and longer nights can leave us feeling out of sorts, too.

This guide explains what you can do to get you and your home ready for winter, and points you in the right direction if there's a problem.



In Northern Ireland contact Age NI, or in Wales contact Age Cymru for their versions of this guide (page 30).

## Before you get started

It's worth jotting down a few important numbers that might come in handy over winter. That way, if something goes wrong, you're prepared and you can get the support you need quickly.

Gas supplier		
Electricity supplier		
Water supplier		
Plumber		
Local pharmacy		
GP practice		
Local Age UK		
Other		



# **Preparing for winter**

We all know when winter's on the way. But with increasingly unpredictable weather, it's important to think about getting things ready for the colder months in advance.

## Things to think about ahead of time

Here are some things you can do to make sure you're prepared for when it's miserable – and even dangerous – outside.

## Check that everything's working

It's a good idea to get your heating system serviced every year in the run-up to winter to make sure it's running safely and efficiently. Make sure gas heating is serviced by a qualified Gas Safe-registered engineer (page 32).

If you're a tenant, your landlord should check that your gas heating system and appliances are safe at least once a year. If you own your home and you're on means-tested benefits, you might qualify for a free annual safety check from your gas supplier (although this isn't the same as a full service).

## Check whether you're entitled to some extra money

We all feel the squeeze over winter – especially with higher heating bills. It's important to make sure you're claiming all the money you're entitled to. You can do this by visiting your local Age UK for a benefits check, or going online at www.ageuk.org.uk/benefits-check.

You could also ask your energy supplier whether they have any further advice to help you prepare for winter.

# Good to know



Our guide **Save energy, pay less** is full of tips on keeping your home warm and saving money on your energy bills.

## Prepare for freezing temperatures and adverse weather

Winter weather can be unpredictable and can stop us getting out sometimes. But there are things you can do to prepare:

- Keep some extra food in the cupboard or freezer in case you can't get out to the shops. You could even do your food shopping online and get it delivered to your doorstep.
- Water pipes can freeze and burst when it's cold, so it's important to know where your main stopcock is – and to check that it's easy to turn in case you need to turn the water off. If it's jammed, you might need to replace it.
- Keep a mixture of salt and sand handy to put on steps or paths when it's icy – this can help you avoid a fall. Visit your local DIY shop or ask the council, as some provide free bags.
- If you're worried about walking your dog in icy weather, contact the Cinnamon Trust (page 31). They might be able to match you with a dog-walking volunteer in your area.

## Think about your health

There are often winter bugs going round, so it's sensible to take precautions:

- Make sure you have your yearly flu jab. It's free if you're aged 50 and over, you're a carer or you have certain longterm health conditions – just ask your doctor or your local pharmacy. It's a good idea to ask whether there are other winter vaccines you're eligible for.
- Order repeat prescriptions in plenty of time, particularly if the weather might stop you getting out to pick them up. Ask your local pharmacy if it offers a prescription delivery service.
- Keep simple cold, flu and sore throat remedies at home.
- Follow simple hygiene measures to avoid germs, such as regularly washing your hands and keeping your distance from anyone with symptoms.

## Stay safe

The winter months can often feel isolating, but there's lots you can do to stay safe and feel more confident this year:

- Check your smoke alarms are working. Your local fire service might be able to come round and do a free home fire safety check for you – and you might even be eligible to get free smoke alarms fitted. They also offer useful information leaflets. You can find the contact details of your local fire service at www.fireservice.co.uk.
- Install a carbon monoxide alarm in each room with a gas or solid-fuel burning appliance.
- Consider fitting a grab rail if you have steps at your front or back door. Ask your local Age UK for more information or take a look at our guide Adapting your home.
- Keep a torch handy in case there's a power cut. You could also keep things like a radio, mobile phone or laptop charged, just in case.
- Could you ask someone to pop over just to check in if there's a long period of particularly cold weather?
- Is your area prone to flooding? If so, you can sign up for free flood warnings from Floodline (page 31).
- Use page 5 to write down emergency numbers, such as those for utility companies, and keep them by your phone.

## Good to know



If you're a private tenant, your landlord must install carbon monoxide alarms and smoke alarms for you.

## **Myth-busting**

Here are some myths you might hear about winter and the cold, and why they're not actually true.

## Myth:

"Wearing a hat is enough to keep me warm on a winter's day." Reality: A hat is all well and good – but on its own it probably won't keep you warm enough. Pop a scarf on and pull it up over your mouth to help warm up the air you're breathing in. Breathing in cold air raises your risk of chest infections and can increase blood pressure.

## Myth:

"I had my flu jab last year, I'll be fine." **Reality:** The flu virus changes each year – so even if you've had a jab in the past, it's really important to get it every year.

### Myth:

"A warm bedroom is bad for my health."

**Reality:** Find a temperature you're comfortable with – usually around 18°C/64°F is ideal.

## Myth:

"I only need to put the heating on for a couple of hours a day to keep warm." Reality: It's best to keep your house at a stable temperature rather than turning the heating up and down. Sudden changes in temperature can cause health problems.

### Myth:

"I'll only get the benefits of insulation in winter." **Reality:** Insulation is a bit like a Thermos – it keeps warm things warm and cool things cool. So, you'll feel the benefits of a warmer home in winter and a cooler home in summer.

## Myth:

"I don't qualify for any help with my heating costs." Reality: It's always worth contacting your local Age UK to check if you're eligible for any financial help. There might be more financial support available than you think.

## Myth:

"I can't see why keeping my bedroom window open is bad for my health." **Reality:** Breathing in cold air overnight lowers your body temperature and raises your risk of chest infections – and even heart attacks and strokes.

# Staying well over winter

As we get older, our bodies respond differently to the cold. This can leave us more vulnerable to falling ill – and falling over! But being prepared for winter and keeping warm, both at home and while you're out and about, can help reduce your risk of serious health problems.

## Thinking about your health

There's plenty you can do to keep yourself as healthy as possible over the winter months.

## Get your seasonal flu jab

When you're thinking about staying well over winter, the first thing to consider is your flu jab. Flu viruses are always changing, so it's important to get your jab every year. It's free of charge if:

- you're aged 50 or over
- · you're a carer
- · you have certain health conditions
- you live in a residential care home
- you're a close contact of someone immunocompromised.

It's one of those things that's easy to put off but the vaccine can take up to 10 days to take effect, so try to get it done as soon as possible. Most surgeries start offering it from September or October.

## Check you've had a pneumo jab

While you're getting your flu jab, ask your doctor about the 'pneumo' (or pneumococcal) jab. It's a one-off vaccination offered to people aged 65 or over that helps protect against pneumonia, meningitis and septicaemia (a type of blood poisoning).

## **Keep moving**

Staying active isn't just good for your general wellbeing and fitness – it also generates heat and helps to keep you warm. When you're indoors, try to move about every hour or so.

If walking is difficult, you can do chair-based exercises while sitting or holding on to the back of a chair. Even moving your arms and legs and wiggling your toes can help you keep warm and well. You can watch videos online that demonstrate chair-based exercises by visiting the NHS website (page 32).

There's no one-size-fits-all when it comes to keeping moving. It's just important to do what you can as often as you can – and that it's something you enjoy!

## Keep your hands clean

Good hand hygiene is a simple and easy way to help you avoid spreading and catching germs that could make you ill. Wash your hands regularly with soap and water and use tissues to cover your mouth and nose if you cough or sneeze. It's also a good idea to keep regularly-used surfaces clean, such as the phone, door handles and counter tops.

# Good to know



This winter, you might want to keep wearing a face covering in busier places, even if it isn't a requirement. If you haven't got your coronavirus vaccine, it's not too late – you can call **119** to book it. If you have, you might also be eligible for a booster jab.



#### Eat well

Hot food and drinks help to keep you warm, so try to have at least one hot meal a day – and use any excuse for a cuppa. Having a hot drink before going to bed can help you keep warm. You might even want to keep one in a flask by your bedside.

Include a range of foods in your diet and aim to eat five portions of fruit and vegetables each day – but if that feels unmanageable, then two or three is better than none. Frozen vegetables are just as good as fresh.

Not eating enough and becoming underweight is bad for your health, especially in winter – it makes it harder for you to keep warm and fight infections. So, while a balanced diet is ideal, eating anything is better than eating nothing. If you're worried about a lack of appetite or losing weight, speak to your doctor or practice nurse.

## Consider taking a vitamin D supplement

We need vitamin D for healthy bones, teeth and muscles. Our bodies create it from sunlight – but during the winter months, the sun isn't strong enough and it's difficult to get the amount we need from our diet. You might want to speak to your doctor about taking a vitamin D supplement for a boost over winter.

## Give up smoking

It can be hard to stop smoking – especially if it's something you've done most of your life – but it's never too late to enjoy the benefits. After you stop, you'll quickly notice that your breathing feels easier – especially when you're on the move. Your immune system will be stronger, too.

Ask your doctor about NHS services that can help you give up. You can also call the free NHS Smokefree Helpline (page 32).

## Protect yourself against chilblains

Chilblains are red, itchy swellings you can get when your skin gets cold and you try to warm up too quickly – for instance, by sitting close to an open fire, a radiator or heater. To help prevent chilblains, keep yourself warm at all times – there are some tips on pages 18-19. It's important to wrap up well whenever you go out in the cold, too.

If you do get chilblains, dab the swellings with calamine or witch hazel so they're less itchy – but don't scratch them, as that could cause an infection. Speak to your pharmacist for advice on treating chilblains and see your doctor if you get chilblains regularly or have diabetes.

# Next steps



To find out more about following a healthy lifestyle and staying well, see our guide **Healthy living**.

## Get a personal alarm

Winter can really knock your confidence. You might not feel as steady on your feet, and you might feel a little more isolated than usual. If so, a personal alarm can help reassure you and your loved ones. If you fall or you become unwell, it can connect you to a 24-hour call centre. You simply press a button on a pendant you wear around your neck or wrist and talk to someone who'll contact a chosen person to help you – usually a neighbour, friend, relative or the emergency services.

Contact your local council or use the search function at www.gov.uk/apply-for-community-alarm to find out if there's a scheme in your area.

## Take care when driving

It almost goes without saying, but it's important to take extra care when you're driving during winter. Bad weather and darker mornings and evenings can make accidents more likely.

It's always worth making sure your mobile phone is fully charged before you head out – especially if you're driving at night. You could also let someone know where you're going and when you should be arriving.

Keep a torch, some warm clothes and a hi-vis jacket or similar in the boot of your car, just in case there's a problem when you're out and about.

"Mum has a personal alarm now. I do visit when I can, but I think we both feel better knowing she has it, just in case."

David, 63



## Keep your spirits up

It's not unusual to feel out of sorts in winter – particularly when the days are shorter and the nights are longer. But there are things you can do to feel better.

- Try to keep to your usual routine as best you can. If you find it more difficult to do things like visit friends or family, why not phone or video call them for a chat?
- Keep moving, if you can. This might mean a short walk in the middle of the day to make the most of the daylight hours, or some indoor exercises.
- There might be classes or social groups you can go to in your local area. Check your local community centre or library noticeboard to find out what's going on – or contact your local Age UK.
- If you're feeling lonely, contact your local Age UK to see if they
  offer friendship services. If there aren't any local services and
  you're interested in a weekly telephone friendship call, get
  in touch with Age UK's Telephone Friendship Service on
  0800 434 6105 to find out more.

# Good to know



If you've been feeling out of sorts for a while, or you're lacking energy or feeling down, it might be time to have a chat with your doctor or someone you trust. For more information, have a look at our guide **Your mind matters**.

## Keeping yourself warm

Feeling snug and cosy can be one of the best things about winter. And it's not just an excuse to settle in with a good book or your favourite TV programme – being warm helps you combat certain illnesses. These tips can help you keep warm, both indoors and when you're out and about.

## **Keeping warm indoors**

- If you're sitting down, wrap up with a shawl or blanket. Air is cooler at ground level – so you could even pop your feet up on something.
- If you struggle to stay warm in bed, try wearing some warmer layers. If it's particularly cold, thermal underwear and bed socks are a good idea – even a hat can really help you keep warm.
- Use a hot water bottle, heat bag or an electric blanket to warm the bed – but never use a hot water bottle and an electric blanket together.
- Check if your electric blanket can be kept on all night or whether it's only designed to warm the bed up before you get in. If you have any continence difficulties, talk to your doctor before using one.

# Good to know



You should get your electric blanket checked every three years by a trusted electrician. The Trading Standards Institute (page 32) has an online directory you can use to find a trusted trader.

## Keeping warm when you're out and about

- Make sure you keep your hands and face warm. If your hands and face get cold, your blood pressure can rise – it's possible this can put you at risk of a heart attack.
- As well as wearing gloves and a hat, cover your mouth with your scarf when you go out in cold weather, even for short periods. This helps warm up the air you breathe in.
- Cold feet can trigger a rise in blood pressure, too so choose shoes or boots with a warm lining, or wear thermal socks.
   Non-slip soles can help keep you steady when it's icy, too.
- Several thin layers of clothing keep you warmer than one thick layer, as the layers trap warm air between them. Start with thermal underwear, warm tights or woollen socks.
- Check local news and weather reports for advice when bad weather is forecast.

"I always wrap up when I go out, even if I just pop to the shops."

Trevor, 72



## **Heating your home**

Most of us spend more time indoors over winter, so it's important you feel comfortable, safe and warm at home without worrying about your heating bills.

## Keeping your home warm

Low temperatures can increase your risk of flu or other breathing problems and can raise your blood pressure. When you're older, your blood pressure takes longer to return to normal once you get cold, too, which can raise your risk of heart attacks and strokes. The colder your home, the higher the risk to your health.

## Keeping your home at a safe temperature

- Keep your home at a steady, comfortable temperature.
- Keep your bedroom window closed at night.
- Close the curtains at dusk to keep the heat in. If you can, you might want to fit thermal linings to them, too.

## **Using your heating controls**

- Get to know how to use the timer and thermostat on your heating system. If it's very cold, set the timer for the heating to come on a bit earlier than you need it, rather than turning the thermostat up to warm your house quickly.
- Keep the rooms you spend the most time in warm. It might seem obvious, but make the most of individual radiator thermostats and keep the temperature higher in the rooms you're in most. Similarly, make sure you're not heating rooms you don't use – you might prefer to keep the heating low in these rooms and shut the doors, or turn it off all together.

## Heating your home safely

- Test your carbon monoxide alarms. You can't see, taste or smell carbon monoxide, but low exposure can cause longterm health problems – and high exposure can be fatal.
- If you're a private tenant, your landlord must install carbon monoxide alarms for you.
- Make sure you have an alarm in each room with a gas or solid-fuel burning appliance in it, as these can give off carbon monoxide if they're not working properly or if the air vents become blocked.
- Put guards on open fires, and don't hang any washing too close to the fire.
- Keep air vents clear fires need good ventilation. This also prevents condensation.

## Getting help with heating costs

Contact your local Age UK for a benefits check and advice on any other financial support you may be eligible for. If you're having difficulty paying your heating bills, contact Charis Grants (page 31) who can direct you to grants to help with utility debts.

# Next steps



For more information about heating your home (and staying on top of bills), see our guide **Save energy, pay less**.

# Kathy was worried about keeping her home warm over winter.

## Kathy, 77, lives by herself in a two-bedroom flat.

'I've never liked the cold and my flat can get a bit chilly. My heating bills get higher every year and I need to watch the pennies so I can keep my home warm.

'I popped into my local Age UK and got some information, which was very helpful. I live by myself and I don't use my second bedroom very often so I keep the radiator on low in there and the door shut. That saves a bit of money on the bills. I've also put a draught excluder against my front door. I didn't expect it to make much difference, but it's made my hallway much less draughty.





'I mentioned to my local Age UK that I was worried about paying the bills, too, so they carried out a benefits check for me. I didn't think I'd be entitled to anything – but they told me I could get Pension Credit!

'I used to dread the winter but now my flat feels warmer and I'm less worried about the heating bills too. It's a real weight off my mind.'



## Extra help with heating costs

It can be tempting to keep your heating off and struggle through the cold to keep your bills down. But there are benefits and discounts available to help you keep your home warm.

## Winter Fuel Payment

This year, people born on or before 25 September 1956 are entitled to a Winter Fuel Payment to help with heating costs. This is a tax-free payment of between £100 and £300 paid to you between November and December.

If you're eligible and receive the State Pension, you should receive your payment automatically.

However, if you don't receive the necessary benefits or if you live abroad, you might need to make a claim. If you're making a claim for the first time, call the Winter Fuel Payment helpline (page 32). You'll need your National Insurance number and your bank or building society details.

#### **Warm Home Discount**

You might be entitled to a Warm Home Discount if you receive the Guarantee Credit part of Pension Credit, or if you receive certain other benefits and have high energy costs. It's a one-off discount on your electricity (or, occasionally, gas) bill, usually made between October and March. If you have a prepayment electricity meter, you can receive the discount as a voucher to top up your meter.

Not all energy companies participate in the scheme, so check with your supplier. If you already receive the Warm Home Discount and you're thinking about switching supplier, check whether your potential new supplier also participates. You can go online to find out more at GOV.UK (page 32).

## **Cold Weather Payment**

If you receive Pension Credit or other income-related benefits, you're automatically paid a Cold Weather Payment when the average temperature is (or is forecast to be) 0°C/32°F or below over seven consecutive days.

"My Winter Fuel Payment really helps with the cost of keeping the house warm over winter."

Roger, 78



# Energy Companies Obligation (ECO) scheme

You might be able to get help with the cost of energy efficiency improvements under the ECO scheme.

You could be eligible if your home isn't energy efficient. For owner-occupiers, this means an energy performance rating of D, E, F or G. For tenants, it usually means a rating of E, F or G (although social rented homes in band D are sometimes eligible, too). Owner-occupiers and private renters need to be claiming certain benefits to be eligible – such as Pension Credit, Housing Benefit and Universal Credit. This doesn't apply to social tenants.

If you think you meet the criteria, contact one of the energy suppliers signed up to the scheme and ask what help you might get. It could be worth speaking to a range of suppliers, as they have different ways of meeting their targets.

If you don't meet the criteria, ask your local council whether it offers any help with improving energy efficiency. Councils have access to funding for energy efficiency improvements and can refer you to the ECO scheme even if you wouldn't usually be eligible. For instance, they may refer you if you're on a low income or vulnerable to the effects of cold – ask your council what its specific rules are.

To find out whether you're eligible, give Age UK Advice a ring on **0800 169 65 65**.



## Getting a better energy deal

It can be worth shopping around to see if you can get a better energy deal. You might not even have to change supplier to save money – speak to your current provider to find out whether they can offer you better rates.

However, switching isn't always the best option. Depending on the energy market, it may not save you any money. It's important to seek impartial advice before switching – for example, from the Citizens Advice Consumer Helpline (page 31).

Our guide **Save energy, pay less** and our factsheet **Getting a better energy deal** have more information.

# Good to know



Insulating your home well and checking everything's working efficiently can help you keep costs down.

## What to do if you can't pay your bill

If you're finding it difficult to keep up with your energy bills, get in touch with your supplier. You might be able to set up a repayment plan or have a prepayment meter installed. Companies shouldn't disconnect all-pensioner households over the winter months – and it should only be a last resort at other times of the year, too.

## **Boosting your income**

Are you sure you're claiming everything you're entitled to? You could be missing out on more than you think. You have a few options:

- Contact your local Age UK to get a benefits check (page 30).
- Go to www.ageuk.org.uk/benefits-check to use our online benefits calculator.
- See our guide More money in your pocket.

# Next steps

For more information on support to keep your home warm, see our guide **Save energy, pay less** and our factsheet **Help with heating costs**. For further advice contact the Citizens Advice Consumer Service (page 31).

## Additional services that might help

Every energy supplier and distribution network operator has a Priority Services Register. This is a list of customers who need extra help – whether because they're over pension age, they have a long-term health condition or disability, or they just need support temporarily following an injury or illness.

If you sign up for priority services, you can get extra support, such as a password scheme to protect you from cold callers or help if there's a power cut.

To make sure you get as many services as possible, you should join all available registers (including your gas network operator, electricity network operator, gas supplier and – if they're different – electricity supplier).

"I kept getting people at the door claiming to be from my energy supplier. I now have a password so I can check they're who they say they are."



Aesha, 80

## Good to know



You pay your gas and electricity bills to your energy supplier, and your distribution network operator is the company in charge of the supply to your area. Contact the Energy Networks Association to find out who your network operator is (page 31).

## **Useful organisations**

## Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: 0300 303 44 98

www.agecymru.org.uk

In Northern Ireland, contact Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact Age Scotland: 0800 124 4222

www.agescotland.org.uk

#### **Charis Grants**

Fund administrator that directs people to grants to clear utility debts owed to certain energy providers.

Tel: **01733 421 021** 

www.charisgrants.com

#### **Cinnamon Trust**

Charity for older people and their pets. It has volunteers who may be able to walk your dog for you in icy conditions.

Tel: **01736 757 900** www.cinnamon.org.uk

#### **Citizens Advice Consumer Service**

Consumer advice and complaints service.

Tel: **0808 223 1133** 

www.citizensadvice.org.uk/consumer

## **Energy Networks Association**

Contact them to find out who your network operator is.

Tel: **020 7706 5100** 

www.energynetworks.org

## **Energy Saving Trust**

Organisation providing online advice on saving energy. **www.energysavingtrust.org.uk** 

www.eachhomecountsadvice.org.uk

#### **Floodline**

Free 24-hour service that provides flood warnings by phone, text or email.

Tel: 0345 988 1188

flood-warning-information.service.gov.uk/warnings

## **Gas Safe Register**

You can check if an engineer is on the register by visiting the website.

Tel: 0800 408 5500

If you suspect a gas leak, call the 24-hour National Gas Emergency Helpline on **0800 111 999** 

www.gassaferegister.co.uk

#### **GOV.UK**

Government website of services and information that includes advice on taking care of yourself in winter. **www.gov.uk** 

#### **NHS** website

Web-based information about NHS services, healthy living and health conditions.

www.nhs.uk

#### **NHS Smokefree**

Website offering help and advice to stop smoking.

Tel: 0300 123 1044 www.nhs.uk/smokefree

## **Trading Standards Institute**

National consumer helpline for advice or to make a complaint. Use the online search directory to find an approved trader.

Tel: 0808 223 1133

www.tradingstandards.uk/consumers

## Winter Fuel Payment helpline

For information and application forms to claim the payment.

Tel: 0800 731 0160

www.gov.uk/winter-fuel-payment



<sup>&</sup>lt;sup>†</sup> The Age UK network includes the charity, its trading companies and national partners (Cymru, Scotland and NI). We also work closely with local Age UKs. Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB.

## Can you help Age UK?



If you would like to, please complete the donation form below with a gift and return to: Freepost Age UK REPLY. Alternatively, you can phone 0800 077 8751 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

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	Postcode:
Email address:	
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We will never sell your data and we pr	omise to keep your details safe and secure.
Please tick the box to let us know all t	he ways you'd like to hear from us:
$\square$ <b>I would</b> like to receive communica	tions by email.
	we can contact you, please email 169 8787. For further details on how your K network go to www.ageuk.org.uk/help/
<b>Your gift</b> I would like to make a gift of £:	
☐ I enclose a cheque/postal order mo I wish to make payment by (please tie ☐ MasterCard ☐ Visa ☐ CAF Charity	ck):
Card number	Expiry date
Signature	
made for the four years prior to this year, and all dono you otherwise, as Gift Aid donations. I am a UK tax po	nd its partner organisations* to treat all donations I have attions I make from the date of this declaration until I notify ayer and understand that if I pay less income tax and/or on all my donations in that tax year it is my responsibility to

Age UK provides a range of services and your gift will go wherever the need is the greatest.

if you wish to cancel your declaration, or if your tax status, name or address changes.

## Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:



## Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.aqeuk.org.uk/readers-panel.



#### Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to **www.ageuk.org/donate**.



#### Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.



## Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.



## Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

## What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- Save energy, pay less
- More money in your pocket

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit www.ageuk.org.uk/winter to get started.



0800 169 65 65 www.ageuk.org.uk If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65.** 









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