

Essex Family Support Service

E-Bulletin November 2022



Community360 are working in partnership and collaboration with other charities and groups across Essex to deliver this service as part of the wider Essex Child and Family Wellbeing Service. We've partnered with HCRG Care Group and Barnados and want to provide as much support as we can to you and your family.

Our team of staff & volunteers are here to provide one to one support for you & your family. For details on how to refer to our service, see the last page of this bulletin.

We look forward to hearing from you.

With the dark nights rolling in, our thoughts start to turn to twinkling lights, cold days and snow glistening on the trees.

However, Christmas can add an extra level of pressure on our finances and emotional wellbeing, the November Essex Family Support Service e-bulletin is full of articles to help ease the pressure in the run up to the festival season.

Money Saving Tips

As we start to feel the squeeze on our purses with rising energy and living costs, now is a good time to review your outgoings to make sure your family are not losing out on some valuable savings.

Here are some points to consider;

1. Check your utility providers
2. Reduce your spending at the supermarket
3. Cut fuel costs
4. Cancel unnecessary subscriptions
5. Search for discounts
6. Check what you're entitled to
7. Community Fridges

For more information and handy links read on

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Charity Shop Secret Santa



Secret Santa is a fun thing to do amongst family, friends, and work colleagues but it can be expensive. Here in the EFSS team, for the last few years, we have been doing a Charity Shop Secret Santa, here's how it works:

- Agree an amount to spend on each person, we suggest £2 or £3.
- Put names of all those taking part in a pot and secretly draw a ticket. This is who you are buying your present for.
- Visit your local charity shop and choose an item, being sure not to overspend your agreed budget.
- Wrap the present in whatever way you see fit, recycle old paper, use odd bits of ribbon, or grab some greenery from the garden.

Not only is this a great money saving idea, but it is also good fun, especially if you choose comical gifts, it promotes recycling and reusing and it supports your local charity.

Managing Debt and Budgeting for Christmas

There is always the temptation to throw caution to the wind when it comes to Christmas and keeping a sensible budget. However, it can lead us to dread the credit card bills that come in during blue January, and with the cost of borrowing going up, these can lead to stress and worry that impacts our emotional wellbeing.

Make time to create a budget

Taking the time to manage your money better can really pay off. Learning to budget can help you stay on top of your bills and save £1,000s each year. You might be able to use savings to pay off any debts, put them towards your pension, or spend them on your next car or holiday.

Check out this guide on how to budget

[Click here >>](#)



Don't be tempted to use illegal money

A money lender must be authorised by the Financial Conduct Authority (FCA) to lend money legally. Money lenders who aren't authorised by the FCA are breaking the law. They are known as loan sharks.

Loan sharks often work from home, charge very high rates of interest and don't give you much paperwork to confirm the arrangements they've made with you. A loan shark usually has lots of customers and lends money like a business, but their lending is illegal.

Loan sharks often take other illegal action to collect the money they've lent you, such as threatening violence or taking away your credit cards or valuables.

In England, if you think a money lender is operating without being FCA authorised, you can speak in confidence to the Illegal Money Lending Hotline on 0300 555 2222.

You can also email the Illegal Money Lending Team at reportaloanshark@stoploansharks.gov.uk or text loan shark and your message to 60003.



Wait for the end of season sales

Often the thought of leaving your Christmas shopping to near the big day can cause panic, however you miss the chance to take advantage of the end of season sales which can make your budget stretch further.

Our mindset is stuck because these sales used to be after Christmas but in these competitive times, retailers are looking to introduce discounts earlier to ensure their Christmas stock is sold through.

If you are a savvy shopper, you can also use this time to plan your presents for the whole year, so you are prepared when a birthday pops up. Money Saving Central have come up with some great tips

[Click here >>](#)

Unique Home Gifts

Homemade gifts are a thoughtful way to show your family and friends how much they mean to you this Christmas as well as being a great way to save some money. If your crafting skills are lacking, there are plenty of easy gifts that you can make. Here are some simple homemade gifts that are easy to create and budget friendly.

Christmas Cookie Mix in a Jar

Fill a mason jar with everything they need to make delicious chocolate peppermint or double chocolate toffee cookies. Decorate the jar with a festive ribbon and a cute printable label.

[Click here >>](#)

Santa Slime

Impress the child in your life! First make an adorable Santa mason jar with a wide black ribbon, gold glitter foam paper and black buttons. Then mix your own red slime and fill the jar.

[Click here >>](#)

Citrus Sugar Scrub

For a gift that'll nourish the body all winter long, make this three-ingredient scrub out of coconut oil, sugar, and fresh orange zest.

[Click here >>](#)

Chocolate Bark

Why not make some lovely chocolate bark with your children. This can be made festive by decorating the bark with snowman or reindeer designs. The chocolate bark could be placed in empty jam jars with a lovely ribbon and homemade tag and given out as gifts.

[Click here >>](#)



Useful Services to know about

Renew

Renew provide Counselling for Children, Young people and Adults in both their Chelmsford and Basildon Centres which is on a sliding scale to help offer affordable professional Counselling. Renew also offer fully funded Counselling to Children and Young people who are registered to a Basildon GP.

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Relate

Relate are the UK's largest provider of relationship support, and every year help over a million people of all ages, backgrounds and sexual orientations to strengthen their relationships.

[Click here >>](#)

The Trussell Trust

The Trussell Trust support a nationwide network of food banks and together they provide emergency food and support to people locked in poverty, and campaign for change to end the need for food banks in the UK.

- Find your local foodbank
- Emergency food
- Benefits calculator
- Grants search

[Click here >>](#)



Christians Against Poverty

Christians Against Poverty are on a mission to release thousands of families from grinding poverty through award winning debt counselling and community groups.

Support includes:

- Local money courses - The CAP Money Course is a free course that will teach you budgeting skills and a simple, cash-based system that works. In just a few weeks, you will get to grips with your finances so you can budget, save, and prevent debt.
- Job clubs - Your local CAP Job Club is a friendly place where you will get practical help as you seek employment. It's a relaxed environment with the chance to meet other jobseekers, get support and gain the tools you need to find work.
- Life skills - Money impacts all areas of our lives: what we can or can't afford, our relationships, what we eat, our health and wellbeing and much more. Your local CAP Life Skills is a friendly group where you'll gain practical skills and discover new ways to live for a brighter future. If you want to see your money, go further, find ways to save money, have more time and less hassle in your day-to-day life, then Life Skills is for you.

[Click here >>](#)

Warm Homes Essex

Staffed by experienced, professional advisers, based in local Citizens Advice offices around Essex, our service is resourced by the Warm Homes Fund.

They can help with:

- Maximising your income to make sure you are receiving all the benefits you are entitled to
- Helping you with fuel debt – if you have already fallen to arrears (in some cases we can apply to trusts and foundations to help pay these off – giving you a fresh start)
- Energy tariffs - are you on the best one for you?
- Energy saving around the home.

[Click here >>](#)





Get in touch!

Please let us know what you would like to see in the next edition.
How can we help you and your family?

You can call us on:
T: 01206 505 250

Or you can email us at:
E: families@community360.org.uk

You can also find us online:
f [community360org](https://www.facebook.com/community360org)
t [@community360org](https://twitter.com/community360org)
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