

Family Help

Advice, information and support for families



Produced by New Forest
Local Children's Partnership

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Home and energy

Many families are struggling with heating their homes, increasing energy bills and keeping themselves and their family healthy. On this page you will find help, advice and support available to you for these issues and more. For helpful contacts and other support options go to page 20.

Whether you live in a privately owned or rented home, there are a variety of options available to you if you need help - from the Government, energy suppliers, local councils and many more.

- ⇒ Your local Home Improvement Agency: Community First New Forest 0800 849 1216 Help they provide may include suggesting and organising improvements to help with energy efficiency; advising on any funding sources (national and local) that may be available to you; and helping you fill in application forms for this support. ^(1.)
- ⇒ The Home Heat Helpline advises people worried about paying their energy bills and keeping warm during the winter. It also gives advice to low-income households in urgent need of heating help and advice. It is free to call and is open 9am-5pm Monday to Fridays. 0800 33 66 99 visit www.homeheathelpline.org.uk
- ⇒ If you are struggling to pay your energy bills, you may worry that your energy supply will be cut off. This is always a last resort for your energy company so it is important you talk to them straight away and try to work out a solution. Some energy companies have set up charitable trusts to help customers pay for fuel arrears. You can find out more by contacting your energy supplier directly. ^(2.)
- ⇒ The Home Energy Check helps you to plan energy-saving improvements for your home. Take the Home Energy Check now at www.energysavingtrust.org.uk ^(3.)

Top Tips

- Turn off the tap when brushing your teeth.
- Are you running the tap for hot water? Fill up empty bottles while you wait for it to heat up and use them around the house—for the kettle or plants.
- Defrost your fridge regularly - the more ice, the more electricity it uses. A fridge is most efficient when it is three quarters full.
- Dry washing outside when and if you can.
- Don't leave your TV on standby; it is costing you money.
- Run the washing machine with full loads and keep temperatures low.
- Switch lights off in empty rooms.
- A microwave uses 70% - 90% less electricity than an electric oven.
- New Forest residents who have a query or question about home energy can email its resident experts on: enquiries@environmentcentre.com.

1. Home improvement Agency. Community First New Forest www.cfnf.org.uk 2010. 2. Getting help with energy bills. Turn2us. 2014 <http://https://www.turn2us.org.uk/About-Us/Our-campaigns/No-Cold-Home/Find-Support>. 3. Home energy check. Energy saving trust. 2014. <http://www.energysavingtrust.org.uk/domestic/Home-Energy-Check>

Childcare

Everyone seems to be talking about the cost of childcare these days. Fortunately there are lots of childcare options out there to suit you, your child and your budget. Better still, there's more financial help available than you might imagine. ⁽¹⁾ For helpful contacts and other support options go to page 20.

If you are working or going back to work, and you have children, you can get financial and practical help with childcare. ⁽²⁾

Early Years Education Entitlement (EYE) – Free up to 15 hours each week for all 3 & 4 year olds. All 3 & 4 year old children in England are entitled to 570 hours free early year's education over the year. This entitlement can be taken from the term after the child's third birthday. In Hampshire childcare settings the 'Standard Offer' for this EYE funding is for up to 15 hours to be taken over 38 weeks per year, however some childcare providers also offer families options to take the EYE entitlement over more weeks over the year but taking fewer hours each week as a 'Stretched Offer'. For more information visit www.hants.gov.uk/eye

Early Years Pupil Premium (EYPP) for 3 & 4 year old children receiving early years education

Funding available to early years education providers for children whose families are eligible. The additional funding is used to provide extra support to children for learning and development. For more information visit www.hants.gov.uk/eye

Early Years Education Entitlement (EYE) for 2 year old children

There is also free EYE funding available for some 2 year olds. Eligibility for this funding is based on families meeting the following criteria.

Children whose parents/guardians are in receipt of one or more of the following benefits:

- Income Support
- Income based Job Seekers Allowance
- Income-related Employment and Support Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- The Guaranteed element of State Pension Credit
- Child Tax Credit provided you are not also entitled to Working Tax Credit, and have an annual gross household income of no more than £16,190 as assessed by Her Majesty's Revenue and Customs

Children looked after by the Local Authority:

- Child in Care
- Child Leaving Care in Special Guardianship, adoption or residence order

Child with Special Educational Needs and / or Disability as defined by:

- Children in receipt of Disability Living Allowance (DLA)
 - Child with a Statement of Special Educational Needs
 - Child with an Education, Health and Care Plan (EHC Plan)
- For more information follow the following link or talk to staff at your local Children's Centre
For further details visit www.hants.gov.uk/2-year-old-offer-2.htm#criteria

Early Years Education funded places are provided by the following range of providers who are registered with Ofsted or Independent Schools Inspectorate and have agreed to provide inclusive services that meet the local authority terms and conditions.

- Childminders
- Day Nurseries
- Pre-school playgroups
- Nursery classes
- Nursery classes in Independent Schools

The Family Information Directory provides information for parents and practitioners on childcare in their local community, such as childminders, pre-schools, nurseries, before and after school clubs, and holiday play schemes. Visit www.fid.hants.gov.uk/ChildCare

You could get extra tax credits to help pay for some of your childcare costs while you are working. Contact the Tax Credit helpline 0345 300 3900 or visit www.gov.uk/topic/benefits-credits/tax-credits for further details. ⁽³⁾

Top Tips

- It is important to consider your childcare needs to decide what service will be best to provide for you. Some provision can offer flexible services which may be important to you with options on early starts and late finishes, other providers may offer other services such as forest school sessions or options to purchase hot meals. It is recommended to book up places with a childcare provider early to secure your child's place as many can get fully booked for the next year.
- With nurseries, timing is crucial. The best nurseries will get booked up as much as a year in advance so make sure that you don't leave it until the last minute.
- If you are not sure what childcare options there are, the Hampshire Childcare and Family Information service can help, please use the following link or phone 0300 555 1384
- The Money Advice Service website has a great Cost of Childcare Calculator to estimate how much you might have to spend on childcare.
- You don't need to be on a low income to get help. Financial and practical assistance with childcare is available from many employers and from the state, but only for registered childcare.
- Funding may be available for children looked after by the local authority and those with additional needs and/or disabilities (visit www.hants.gov.uk)

1. Understanding childcare options. The Money Advice Service. 2013. <https://www.moneyadviceservice.org.uk/en/articles/understanding-your-childcare-options> 2. Free early education. Gov.uk. 2013. <https://www.gov.uk/help-with-childcare-costs/free-childcare-and-education-for-2-to-4-year-olds>

Parenting Support

Being a parent is one of the most important jobs there is—it is also one of the hardest. The hours are long, there is no pay and not a lot of gratitude. Little attention is paid to getting people ready for this important role, yet parents are the key to giving children a happy and stable childhood. ^(1.)

It is so important for parents to be equipped for what's ahead with the information, advice and skills they need to be great parents. Below you will find a variety of support tools available to help with any parenting queries.

- ⇒ Family Lives is a charity with over three decades of experience helping parents to deal with the changes that are a constant part of family life. It provides a variety of support through its helpline and extensive advice on its website. Visit www.familylives.org.uk to view the great support and advice available or ring the helpline on 0808 800 2222. ^(2.)
- ⇒ Youth and Families Matter provides a variety of parenting courses for parents of children aged 0-16 years, a befriending scheme offering practical and emotional support to those in need, a Basics Bank offering practical support to those in need through the provision of non-perishable food, work with vulnerable teenagers, especially via its detached youth work project 'streetwise'. It also provides support for young people in school through 1 to 1 and group work and after school drop-ins. ^(3.) Call 023 8086 0320 or visit www.youthandfamiliesmatter.org.uk. Info@youthandfamiliesmatter.org.uk
- ⇒ Families Matter supports families on the Waterside. It provides support to families through 'OTRT', a schools programme supporting children transitioning from primary to senior schools, parents with children with special needs, one-to-one support and much more.
- ⇒ Home-Start New Forest is a local charity which supports families in and around the New Forest area who are experiencing difficulties. Home-Start New Forest recruits and trains local volunteers and carefully matches a volunteer to visit a family in their own home for a couple of hours a week. The scheme has two staff who work closely with a network of around fifteen trained volunteers who carry out home-visiting and/or group support to families. For more information call 023 8089 9995 or visit www.homestartnewforest.co.uk ^(4.)
- ⇒ The Family Information Directory provides a family service search for those looking for parenting courses, parent and toddler groups, counselling, leisure activities, advice and support. ^(5.) Visit www.hants.gov.uk/familyinformationdirectory ^(6.)

Top Tips

- Accept help from relatives and friends willing to lend a hand from time out, babysitting to school runs.
- Encourage older children/teens to help out around the house with chores on a regular basis.
- Try to organise and plan as much as you can in advance for things like school bags and uniforms.
- It may help to empower yourself by learning new skills that could assist you in your day to day life.
- Quality family time is important but can be expensive. Take advantage of as many free family activities as possible.
- It's not selfish to treat yourself once in a while. It's important that parents ensure they have some 'me' time too, even if it's just 10 minutes.
- More than anything children just want to spend time with their parents. It can be lots of fun to make time for spur of the moment activities—like a board game or trip to the park.

1. Parenting support. Barnados.2014. http://www.barnardos.org.uk/what_we_do/our_projects/parenting_supporting.htm 2. About us. Family lives. 2014. [familylives.org.uk/about/](http://www.familylives.org.uk/about/) 3. Youth and Families Matter, e.Volve. 2013. 4. Supporting families in the New Forest. Home-start New Forest. 2012 <http://www.homestartnewforest.co.uk/> 5. Parenting. NCT 2012. <http://www.nct.org.uk/parenting> 6. Childcare and family services in Hampshire. Hampshire County Council. 2013. <http://www3.hants.gov.uk/familyinformationdirectory>

Housing needs

Housing issues will always arise and therefore you need to know your rights and responsibilities. There is a variety of information available about how to go about renting or buying a home, just finding somewhere to live or advice on handling problems with your landlord and help to avoid losing your home.

Help is available on a wide range of housing related matters including advice, information and responsibilities on repairs and maintenance. Whether you own or rent there is a range of support available to all.

⇒ New Forest District Council: Repairs and Maintenance.
Repairs. The rent you pay each week covers repairs to your home. However, it is your responsibility to organise and pay for any repairs that are due to damage or neglect by you, your family, visitors or pets. If you are unsure whose responsibility the repair is, see the New Forest District Council website www.newforest.gov.uk.
Emergency out of hours repairs:

- Total failure of electric, heating, hot water.
- Burst pipes.
- Any major fault that may cause danger to health, life or safety of the building.

If you need to report an emergency out of hours repair call 08444 152 211

Maintenance:

The planned maintenance team deal with modernisation and improvement works and also cover specialist areas such as structural problems, asbestos, etc. ^(1.)

⇒ New Forest and Test Valley Home Improvement Agencies provide support to older people, people with disabilities and those on low incomes with improvements or adaptations to their homes. They provide a free and confidential service including:

- Identifying improvements and adaptations needed.
- Exploring options for funding such as grants and loans .
- Giving help with completing forms.
- Linking you to other agencies and support services.
- And many more.

For more information see the Community First New Forest website: www.cfnf.org.uk or call 0800 8491 216. ^(2.)

Top Tips

- Rent increases - a landlord **MUST** follow a set procedure if they want a tenant to pay more rent.
- Mortgages - there are various options available which can prevent someone from losing their home, even if court proceedings have already begun.
- Key safes can be fitted outside a property so you can store keys that can be used by care staff, family and friends who visit regularly.
- Disabled Facilities Grants may be available to help towards the cost of essential adaptations to your home to enable you to continue to live there.
- Test your smoke alarm once a week by pressing the test button and holding it until the alarm sounds.
- Don't plug too many appliances into one socket.
- Always fit the correct fuse for the appliance: Up to 700 watts - 3 amp, 700-1,000 watts - 5 amp, over 1,000 watts - 13 amp.
- For your own personal safety and peace of mind, ask any caller for proof of their identity. They must carry ID cards.

1. Housing Advice. New Forest District Council. 2014. <http://www.newforest.gov.uk/index.cfm?articleid=4309> 2. Home Improvement Agency: Supporting with improvements or adaptations in your home. Community First New Forest. 2010 www.cfnf.org.uk

Domestic Violence

One in four women and one in six men in the UK will be a victim of domestic violence during their lifetime, according to research estimates. Domestic violence is described as “any incident of threatening behavior, violence or abuse between adults who are or have been in a relationship together, or between family members, regardless of gender or sexuality.” (1.)

Domestic violence and abuse can happen to anyone, yet the problem is often overlooked, excused or denied. This is especially true when the abuse is psychological, rather than physical. If you or someone you know, needs help, reach out. There is support available.

- ⇒ For help and support, call 0808 2000 247, for the free 24-hour National Domestic Violence Helpline.

- ⇒ The Survivor’s Handbook from the charity Woman’s Aid is free and provides information on a wide range of issues such as housing, money, helping your children and your legal rights. The handbook is available to download in 11 languages. www.womensaid.org.uk (2.) 0808 2000 247

- ⇒ The Hampshire Domestic Abuse Forum brings together a range of agencies in Hampshire who work with and provide services and support to women, men and families experiencing domestic violence and abuse. <http://hampshiredomesticabuse.org.uk> The website enables you to search for your local service as well as providing a range of information, support and further contact details. (3.)

- ⇒ Southern Domestic Abuse Service (SDAS) provides services to people who have experienced or who are experiencing emotional, physical or sexual abuse in their relationships. SDAS runs refuges offering support and temporary accommodation to women and children who are escaping domestic violence and information and advice to those who have escaped but still need support. www.southerndas.org (4.)

Top Tips

- Don’t wait for an emergency situation to seek help.

- Talk to your doctor, health visitor or midwife.

- Any woman who is the victim of abuse can enter a refuge with her children.

- If you are in immediate danger, don’t worry about what to take with you; just leave.

- Cover Your Tracks - help on how to clear your internet history after finding support online. www.womensaid.org.uk/

- It is still abuse if the incidents of physical abuse seem minor when compared to those you have read about, seen on television or heard other women talk about. There isn’t a ‘better’ or ‘worse’ form of physical abuse.

- Rather than acting out in a mindless rage, many physically violent abusers carefully aim their kicks and punches where the bruises and marks won’t show.

1. . Getting help for domestic violence. NHS Choices. 2012. <http://www.nhs.uk/livewell/abuse/Pages/domestic-violence-help.aspx> 2. The survivor’s handbook. Woman’s aid. 2014. <http://www.womensaid.org.uk/domestic-violence-survivors-handbook> 3. Hampshire Domestic abuse Forum. 2014. <http://hampshiredomesticabuse.org.uk/> 4. You’re in safe hands. Southern Domestic Abuse Service. 2014 <http://www.southerndas.org/>

Stop smoking

Stopping smoking is the single biggest thing you can do to improve your health, but it's a difficult task. Smokers who are trying to kick their habit may be disappointed to find there's no single quit method that guarantees success. The weight of evidence suggests that smokers should set a date to stop, take advantage of all the help on offer, and do their best to quit completely from this point. ^(1.)

Want to stop smoking? Find out practical, quick and simple steps you can take now to quit successfully. Quit smoking and you'll be healthier and your skin will look better. Some small changes to your lifestyle may help you resist the temptation to light up.

- ⇒ There is a free local NHS Stop Smoking Service near you. Studies show that you're four times more likely to quit with NHS help. Developed by experts and ex-smokers and delivered by professionals, your local NHS Stop Smoking Service provides expert advice, support and encouragement to help you stop smoking for good. Free one-to-one support along with stop smoking medicines are available for the cost of a prescription. For your free quit-kit and to find your local service visit www.quitnow.smokefree.nhs.uk. ^(1.)
- ⇒ Quit4Life, the Hampshire NHS Stop Smoking Service is committed to helping the people of Hampshire to quit smoking and will support you through every step of quitting, from day one. And, what's more, their service is FREE. Statistics show that you are four times more likely to quit smoking with support, and Quit4Life is focused on giving you every possible chance of success. Visit www.quit4life.nhs.uk for information on the support they offer, text Quit to 60123 or call 0845 602 4663.
- ⇒ Quit smoking using your mobile phone. If you have an iPhone or iPod touch you can download the free NHS Quit Smoking app from iTunes App store. The NHS Quit Smoking app makes it easier to stop.
 - Provides daily support and instant tips.
 - Keeps track of how much money you're saving.
 - Shows how many days you've been smokefree.
 - Includes a direct line to the NHS Stop Smoking helpline.
 - Provides links to local NHS Stop Smoking Services.

Top Tips

- Think positive - you might have given up before, but tell yourself that you're really going to do it this time.
- Make a plan - make a promise, set a date and stick to it.
- Change your diet - is your after-dinner cigarette your favourite? A US study revealed that some foods, including meat, make cigarettes more satisfying. Others, including cheese, fruit and vegetables, make cigarettes less satisfying.
- Identify when you crave cigarettes - a craving can last five minutes. Before you give up, make a list of five-minute strategies.
- Keep your hands busy - Nicotine replacement therapy (NRT) can make you twice as likely to succeed. If you like holding a cigarette, use an inhalator.
- Make a list of reasons to quit and read it when you need support.
- Get help - don't do it alone. There is plenty of support available for those wanting to quit.

1. Local NHS Stop Smoking Services. NHS. 2014. <http://www.nhs.uk/smokefree/help-and-advice/local-support-services-helplines>

Alcohol/substance misuse

Drug and alcohol misuse is a complex issue. While the number of people with a serious problem is relatively small, someone's substance misuse and dependency affects everybody around them. Both drugs and alcohol can affect people's mental health, physical health, financial wellbeing and their relationships. If you or someone you know has a drug or alcohol problem, there is local help available.

Cutting down your drinking is often just the beginning and most people will need some degree of help to stay alcohol-free in the long term. Getting support – beyond family, friends or carers – is crucial to understanding and overcoming the issues that make you drink. Ask your GP or alcohol support group about one-to-one counselling or group support in your area. ^(1.)

- ⇒ **Alcohol Unit Calculator**—It can be hard to tell how many units are in different types of alcoholic drink. Visit <http://www.nhs.uk/change4life/Pages/understanding-alcohol.aspx> to use the unit calculator to find out how many units there are in a single drink or in a number of drinks.
- ⇒ **Drinks Diary** - With so many different drinks and glass sizes, from shots to pints – not to mention bottles – it's easy to get confused about how many units are in your drink. You can download a drinks diary from www.nhs.uk/Livewell/alcohol/Documents/drink_diary.pdf. Fill out the diary using the basic alcohol units found in the diary. ^(1.)
- ⇒ Legal highs carry serious health risks. The chemicals they contain have in most cases never been used in drugs for human consumption before, so haven't been tested to show that they are safe. Users can never be certain what they are taking and what the effects might be.
- ⇒
 - To find out more about specific drugs go to the A-Z of Drugs on the FRANK website talktofrank.com
 - For confidential advice about all aspects of drugs and drug use, call the FRANK helpline on 0300 123 6600 ^(3.)
- ⇒ You can use the service search on the NHS Choices website to find your nearest NHS drug addiction support services. www.nhs.uk/Livewell/drugs/Pages/Drugtreatment.aspx
- ⇒ **Hampshire Drug and Alcohol Action Team (DAAT)** The DAAT Support Team is responsible for commissioning and coordinating high quality substance misuse services across Hampshire. The team achieves this by working in partnership with all those concerned in reducing the harm caused by substance misuse to individuals, their families and communities. If you are concerned about your drug use and would like some support please contact the Hampshire Drug & Alcohol Recovery Service on 0300 124 0103 inclusionhants@sssft.nhs.uk ^(4.)

Top Tips

- Men should not regularly drink more than 3 to 4 units of alcohol a day.
- Women should not regularly drink more than 2 to 3 units of alcohol a day.
- If you are pregnant and choose to drink, do not drink more than 1-2 units of alcohol once or twice a week, and do not get drunk.
- Know what you're buying—a really good way of cutting down if you're a wine drinker is to buy small (125ml) glasses for the house rather than the large (250ml) ones.
- Be patient with yourself. It usually takes at least three months before significant improvement occurs, so don't give up.
- Avoid relying on someone to stop doing drugs with you, as he or she may not have the willingness to change.
- Find a group in your local area such as Narcotics Anonymous or SMART Recovery. It will help you deal with the issues that come up when stopping drugs.

Diet and nutrition

When it comes to a healthy diet, balance is the key to getting it right. This means eating a wide variety of foods in the right proportions and consuming the right amount of food and drink to achieve and maintain a healthy body weight. Despite what you see in some diet books and TV programmes, healthy eating can be really straightforward. A healthy diet contains food from the four major food groups, to give us the energy and nutrients we need.

Eating a healthy, balanced diet is an important part of maintaining good health, and can help you feel your best. It doesn't have to be difficult either. The average man needs around 2,500 calories a day and the average woman needs 2,000 calories a day. The average calories for a child varies from 1500 - 2000 depending on their age and gender. (2.)

- ⇒ To help you get the right balance of the five main food groups take a look at the Eatwell Plate on page 12. To maintain a healthy diet, the eatwell plate shows you how much of what you eat should come from each food group. (3.)
- ⇒ 5 A DAY meal planner - create a weekly 5 A DAY meal planner and shopping list in five simple steps. It makes healthy eating simple, with ideas for meals, tasty recipes, cheaper options and top tips. Visit www.nhs.uk/Tools/Pages/5aday.aspx.
- ⇒ BMI healthy weight calculator - check your BMI and get tailored advice. Find out if you or your child are a healthy weight, understand how BMI is calculated and get practical weight loss information. Visit www.nhs.uk/Tools/Pages/Healthyweightcalculator.aspx.
- ⇒ Keeping fit and having a healthy lifestyle is very important, but finding an activity to enjoy and getting motivated can be difficult. New Forest District Council has five health and leisure centres across the district so there is plenty of choice if you want to visit a gym or take part in a fitness activity. For further ideas of how you can keep fit and active in the New Forest visit, go to the New Forest District Council website – Health + Leisure – Fitness www.newforest.gov.uk. (4.)
- ⇒ If you or your family would like to be healthier and happier and like loads of ideas, recipes and games to help you then join Change4Life. There are lots of great free resources and ideas for cheap healthy recipes and snacks, ideas for activities in your local area, how to cut down on alcohol and loads more. www.change4life.co.uk.

Top Tips

- **Good foods in; bad foods out.** If you stock your cupboards and fridge with nutritious foods and toss out the junk, then your whole family will be eating the same healthy foods. Shop for fat-free or reduced-fat dairy and lean protein sources (skinless poultry, fish, turkey sausage and bacon), and have freshly washed vegetables and fruit available at all times.
- **Eat dinner as a family — and slim down favorite meals.** Sitting down to regular meals as a family is a great way to connect with one another and offers the opportunity to instill proper eating habits in your children at an early age. Family dinners are the best occasions for kids to explore new foods.
- **Minimise snacking.** Constant snacking throughout the day can set kids up for weight gain and leave them uninterested in eating when it's time to sit down for lunch or dinner. If they're less hungry, they'll be less willing to try new foods — like vegetables!
- **Make the TV room a no eating zone.** Excessive TV watching leads to inactivity and mindless munching. So make the TV room a "no-eating zone," and get the television sets out of your kids' bedrooms. (1.)

1. Five tips for a healthy, happy family. Joy Bauer. 2014. <http://www.joybauer.com/photo-gallery/happy-healthy-family/Get-moving-as-a-family.aspx> 2. Eight tips for healthy eating. NHS Choices. 2014. <http://www.nhs.uk/Livewell/Goodfood/Pages/eight-tips-healthy-eating.aspx> 3. The Eatwell Plate. NHS Choices. 2013. <http://www.nhs.uk/Livewell/Goodfood/Pages/eatwell-plate.aspx> 4. Fitness. New Forest District Council. 2014. <https://www.newforest.gov.uk/index.cfm?articleid=9477>

Health and Wellbeing

Love Food Hate Waste

The Waste and Resources Action Programme WRAP, recently conducted the largest ever survey into food and drink waste in the UK. The survey found that **UK households throw away over 7 million tonnes of food every year - over 4 million tonnes of which is still edible!** This waste costs the average family around £60 a month. Not only is this bad news for our budget, but it's harmful to the environment too. As well as the food itself, the energy, water and resources that have gone into producing, manufacturing and transporting the food is equal to releasing 20 million tonnes of CO2 every year.

The good news is there is a lot we can do to help cut down food waste and save money! The survey found there are two main reasons we waste food- we have prepared or cooked too much, or we have not used the food in time, so WRAP has launched the Love Food, Hate Waste campaign, to help householders recognise and tackle the issue – with 5 easy tips to help us save money and waste less!

- ⇒ **It Pays To Plan:** Planning meals is an effective way of saving on food bills. Knowing what's in the fridge/freezer and store cupboard before you shop can help us avoid buying too much, and cuts down those last minute dashes to the supermarket. Check the family calendar for who's in and who's out to avoid cooking too much!
- ⇒ **Know your Labels:** Make sure you know the difference between food date labels. **'Use by'** is a safety date on foodstuffs like fresh fish, meat and cheeses, but remember you can still freeze some of these items right up until the 'use by' date, or cook them and freeze them to heat up and eat later. Lots of food is still edible when it has reached the **'best before'** date which refers to quality, rather than safety, but colour or texture may be less than perfect.
- ⇒ **Savvy Storage:** Storing food properly can make it last days or even weeks longer! The packaging on many fruits and vegetables has been especially designed to allow it to 'breathe' and make it last longer. Keep the wrapping on items like tomatoes, sliced meat and cucumber until you're ready to eat them. Keep your cupboard stocked with staple items like tinned beans, nuts, pasta, rice and dried fruit- they all have a long shelf life and mean you'll have the ingredients you need to jazz up some leftovers for a last minute meal! Check out the Store Cupboard Essentials on the Love Food Hate Waste website www.lovefoodhatewaste.com.
- ⇒ **Perfect Portions:** Avoid wasting up to a plate worth of food every day by taking the guesswork out of portion sizes! If you don't have kitchen scales, invest in a measured portion scoop for items like rice and pasta, or use a cup or mug, tablespoon or even a 'handful'. A mug full of uncooked rice is on average enough to serve 4 adults. An average child portion of dried fruit, rice or beans is 2 ½ tablespoons- pop one in the kids cereal box and cut down the cereal going in the bin each morning by up to half! Use the Portion Calculator on the Love Food Hate Waste website to help you.
- ⇒ **Love Your Leftovers:** leftover food doesn't have to be second best if you use some the great tips and recipes on the Love Food Hate Waste website. Most leftovers can last 24-72 hours in the fridge if cooled first, and kept covered in the bottom of the fridge. For example, leftover meat like chicken or bacon, or even flaky fish can be mixed with some mayonnaise for great sandwich fillings! Use up yogurts in smoothies or as a topping on cereal.
- ⇒ Did you know NFDC now offers **free** and informal Love Food Hate Waste workshops to community groups and social clubs, with activities, advice and free gifts to help you *save money and waste less!* For more information contact mandy.pickard@nfdc.gov.uk

Top Tips

- **Keep a pad by the fridge** to jot down items as they're used up.
- **Check items in the fridge regularly for 'use by' dates** and bring items close to expiry –like yoghurts, to the front, so they are eaten in time.
- **Buying larger quantities** of meat or fish can be more economical— make it last longer by dividing into smaller portions and freezing.
- **The optimum temperature for your fridge is 5 degrees** or below. Invest in a fridge thermometer— your dairy products could stay fresh up to 3 days longer!
- **If you've cooked too much**, bag up the excess and pop it in the freezer for a quick lunch or last minute meal.
- **Avoid overcrowding** your fridge, air needs to circulate to keep it cool.

Eatwell Guide

Check the label on packaged foods

Each serving contains

| Energy | Fat | Saturated | Sugars | Salt |
|-------------------|-----|-----------|--------|------|
| 1046kJ 250kcal | 5g | 1.3g | 34g | 0.9g |
| | LOW | LOW | HIGH | MED |
| 12.5% | 7% | 6.5% | 38% | 15% |

of an adult's reference intake
Typical values (as sold) per 100g: 697kJ/ 167kcal

Choose foods lower in fat, salt and sugars

Use the Eatwell Guide to help you get a balance of healthier and more sustainable food. It shows how much of what you eat overall should come from each food group.

6-8
a day

Water, lower fat milk, sugar-free drinks including tea and coffee all count.

Limit fruit juice and/or smoothies to a total of 150ml a day.

Eat at least 5 portions of a variety of fruit and vegetables every day

Fruit and vegetables



Choose wholegrain or higher fibre versions with less added fat, salt and sugar

Potatoes, bread, rice, pasta and other starchy carbohydrates



Beans, pulses, fish, eggs, meat and other proteins

Eat more beans and pulses, 2 portions of sustainably sourced fish per week, one of which is oily. Eat less red and processed meat



Dairy and alternatives

Choose lower fat and lower sugar options



Oil & spreads

Choose unsaturated oils and use in small amounts



Eat less often and in small amounts

Per day 2000kcal 2500kcal = ALL FOOD + ALL DRINKS

Skills, Development and Employment

Moving into work

If you're out of work, whether voluntarily or through redundancy, it can take time to find another job, regardless of your age. However, your years of experience in the workplace is highly valuable and you can use your knowledge and skills to find employment. Jobcentre Plus provides help and advice on jobs and training for people who can work. (1.)

Jobcentre Plus runs several schemes to help people claiming benefits return to work. If you are claiming Jobseeker's Allowance or Employment and Support Allowance, in the work-related activity group, you may be required to join some of the compulsory schemes; and your benefit will be stopped or reduced if you do not take part. This is called a sanction. (2.)

⇒ Work Programme. This provides support, work experience and training for up to 2 years to help people find and stay in work. You might have to join the Work Programme if:

- you've been getting Jobseeker's Allowance for more than 3 months
- you get Employment and Support Allowance and you're in the Work-Related Activity Group.

Jobcentre Plus will write and ask you to attend an interview. The interview will help you plan, prepare and find work. (3.)

⇒ A work trial gives you the chance to try out a job and keep getting benefits. It can last up to 30 working days, and you might be offered a job at the end. Work trials are voluntary, and your benefits won't be affected if you finish early or turn down a job you're offered. Your Jobcentre Plus can arrange a work trial for you, or you can ask them about how to do this yourself. (4.)

⇒ There are many stages to getting a job, from deciding which jobs to go for, choosing the right places to look, to working on your interview skills. The National Careers Service can help you every step of the way. Job hunting is about showing yourself in the best light. It's also about making the most of your strengths. This is the same whether it's on a CV or in an interview. Whether you're not currently in a job and want to get back to work, or you're looking for your next move, there's advice on their website to help.
www.nationalcareersservice.direct.gov.uk (5.)

Top Tips

- Find out what your total household income and extra expenses will be once you start work.
- Organise childcare if you need it. Find out what is available in your area by contacting your local Family Information Service.
www.familyandchildcaretrust.org
- If you are receiving benefits, contact Jobcentre Plus to tell them the date you are starting work. Make sure you receive any extra payments you are entitled to.
- If deductions were made from your benefits to pay your bills directly, you will need to make new arrangements. The amount of the repayments may go up.
- Find out if you can claim working tax credit, including help with childcare costs. Contact the HMRC Tax Credit Helpline. 0345 300 3900
- Check if you will be entitled to housing benefit and council tax benefit. If you were already receiving either of these benefits, tell your local authority that you are starting work within one month to prevent there being a break in your claim.

1. Looking for work. National Careers Service. 2012. <https://nationalcareersservice.direct.gov.uk/advice/planning/Pages/olderworkers.aspx> 2. Moving from benefits to work factsheet. Gingerbread. 2014. http://www.gingerbread.org.uk/Factsheets_Results.aspx?Keyword=&FactsheetCategoryID=-1 3. Work Programme. Gov.uk. 2013. <https://www.gov.uk/moving-from-benefits-to-work/job-search-programmes>. 4. Work trials. Gov.uk. 2013. <https://www.gov.uk/moving-from-benefits-to-work/work-experience-and-volunteering>. 5. Careers advice: Get a job. National Careers Service. 2012. <https://nationalcareersservice.direct.gov.uk/advice/getajob/Pages/default.aspx>

Skills, Development and Employment

Education and skills development

If you are thinking about a career change, or want to update your skills, going back into learning is the right move. Many adults return to education for all sorts of reasons and find it a very useful and enjoyable experience. There is a lot of support available, and you might be able to get funding. (1.)

Don't worry if you haven't studied for a while. Many people return to learning after a break, and really enjoy the experience. You can study in a variety of different ways now, including at home. The more skills you have, the better your chances of finding the right job and getting more out of life. (2.)

⇒ Hampshire Learning offers locally accredited and qualification courses. Their steps into employment includes programmes for those who are seeking employment or for those who are hoping to advance their career or change direction. Programmes of learning can be tailored to suit learners' needs.

- Learning to Learn (Level 1)
- Employability Skills (Level 1)
- Making Progress (Entry Level)
- Working Together (Level 1)
- ICT (Entry and Level 1)

For more information on the courses provided by Hampshire Learning visit: www.hants.gov.uk/hampshire-learning/hl-providers/ncfe-accreditation. You can also view a list of all the locally accredited units in alphabetical order. If you don't see a unit which meets your needs they can work with you to get your courses accredited.

⇒ Communication, maths and computer skills are some of the essential skills needed. Courses in all these areas are available from beginners' levels upwards, so there will be a course that suits your current skill level. You can take a free English and maths qualification if you:

- are over 16
- have left compulsory full-time education
- have English and Maths skills below level 2 (GCSE) standard

For more information and to find courses in your area visit the courses and learning section of the National Careers Service website www.nationalcareersservice.direct.gov.uk or call the helpline. 0800 0968 336.

⇒ Many local libraries run courses and workshops from CV writing to computers for beginners. Find out what's available at your local library by visiting www.hants.gov.uk/learning-in-libraries.htm.

⇒ A CV is your chance to show an employer that you've got the skills and experience that they need. National Careers Service's CV Builder helps you create a CV in bite size chunks and provides advice on application forms, covering letters and interviews. Alongside this, you can complete a Skills Health Check report that will help you decide what kind of job would suit you. It can also show you which skills you might want to brush up on. All of these fantastic tools can be found in the 'Careers Tools' section of the National Careers Service website. nationalcareersservice.direct.gov.uk. (3.)

Top Tips

- Make sure you have an up-to-date CV, with information on your skills, abilities and experience.
- Get yourself online – many companies now advertise their vacancies on the internet, so make this a key part of your job search.
- If you've been out of work for a long time, explain the reasons why to employers. If you have brought up a family, felt unwell, or simply been unlucky in the jobs market, explain your absence in a few sentences
- Consider temporary work. This is often a very good way of getting a foot in the door and securing a permanent post later on, as well as building on your skills and experience.
- Doing voluntary work can be personally rewarding and also provides the chance to learn new skills and improve on existing ones.
- Keep focused. Don't give up. Job hunting can take time and persistence.
- Take all the help you can get. There's a lot of support out there for the unemployed and most of it is FREE.

1. Returning to Learning. National Careers Service. 2012. [Accessed 26 March 2014] <https://nationalcareersservice.direct.gov.uk/advice/courses/whylearn/Pages/return.aspx> 2. Why learn? National career service. 2012. [Accessed 26 March 2014] <https://nationalcareersservice.direct.gov.uk/advice/courses/whylearn/Pages/default.aspx> 3. CV Builder: Career tools. National career service. 2012. [Accessed 26 March 2014] <https://nationalcareersservice.direct.gov.uk/tools/cv/Pages/default.aspx>

Skills, Development and Employment

Building confidence and self esteem

Our levels of self-confidence can go up and down, depending on what's happened recently in our lives. So it's normal for your confidence to take a dip from time to time. However, your level of self-confidence can have a real impact on how well you make use of the opportunities that come your way. ^(1.)

Do you feel less confident in some situations? If you can, try to identify when and why you feel less confident - at work, when studying, speaking to people? Has this always been the case, or was there a time in your life when you felt more confident? It may be that you have lost confidence for a reason, such as being made redundant, or a personal situation. Don't worry: you can take steps to improve your confidence. ^(2.)

- ⇒ Taking positive action is a good way to improve your confidence. Taking steps in a new direction will make you feel more in charge of your life and your future. It is also a good way to get to know yourself better. The National Career Service provide information on how you can improve your confidence. Visit www.nationalcareersservice.direct.gov.uk/advice/courses/typesoflearning/Pages/feelconfident.aspx. ^(3.)

- ⇒ Hampshire Adult Learning provides the following confidence building courses:
Personal Development: Programmes which support individuals in developing confidence, knowledge and skills to become more effective in their everyday lives. Programmes of learning can be tailored to suit learners' needs.
 - Assertiveness Skills (Entry Level)
 - Confidence Building (Entry level)
 - Personal Development (Entry Level)
 - Developing Confidence (Level 1)
 - Managing Life Changes (Level 2)
 - Professional Effectiveness (Level 3)For more information on the courses provided by Hampshire Learning visit: www.hants.gov.uk/hampshire-learning/hl-providers/ncfe-accreditation or contact Hampshire Learning: hampshire.learning@hants.gov.uk.

- ⇒ Youth and Families Matter - Self-Esteem Group. The Self-Esteem group is a 6 week course for adults, aimed at helping them build their confidence. If you would like to find out when the next group is running, email: Linda@youthandfamiliesmatter.org.uk. 07825 265544

- ⇒ If you are worried your child's lack of confidence or low self-esteem is affecting their day to day life, relationships or ability to learn and develop, it is worth seeking professional help. Young Minds provides information on how you can help improve your child's self-esteem. Read the 'worried about your child?' section under the parent tab at www.youngminds.org.uk. You can also search self esteem on the Family Lives website www.familylives.org.uk and read the information on 'Helping your child build self esteem.' ^(4.)

Top Tips

- Be true to yourself. Live your life doing what feels right to you, not someone else.

- Give credit where credit is due. If you've done something really good, and people compliment you on it, accept the compliments with thanks!

- Try something new. When you break out of your comfort zone and try something new, not only do you challenge yourself, but you expand your confidence in your own abilities.

- Keep a positive crowd. The people you hang out with can either drag you down or lift you up.

- Wash yourself in positive memories. It's a common habit to let previous failures and bad experiences wash through your mind before you do something important. Replace that habit by actively letting positive memories, accomplishments and experiences wash through your mind for a minute or two instead.

- Do something you're good at! Regularly doing things that you are good at reinforces your belief in your abilities and strengths.

1. Would you like to feel more confident? National Career Service. 2012. <https://nationalcareersservice.direct.gov.uk/advice/courses/typesoflearning/Pages/default.aspx> 2.Types of learning: feel confident. National Careers Service. 2012. <https://nationalcareersservice.direct.gov.uk/advice/courses/typesoflearning/Pages/feelconfident.aspx> 3. Types of learning: Do you feel less confident in some situations. National Careers Service. 2012. <https://nationalcareersservice.direct.gov.uk/advice/courses/typesoflearning/Pages/feelconfident.aspx> 4. Helping your child build self esteem. Family lives. 2014. familylives.org.uk/advice/primary/health-and-development/helping-your-child-build-self-esteem/

Volunteering

Volunteering or work experience gives you the chance to learn new skills and improve those you already have. You will be helping others at the same time and helping yourself build a better future. Many people have moved into new types of work on the back of the volunteering they've done - and you can join them. ^(1.)

Choose carefully the organisation or group you wish to help. Make sure it does something you feel is important, something you feel passionately about. Make sure that the experience will improve your own chances of getting back into paid work. Volunteering is a win-win situation – you carry out a useful task and learn new skills at the same time.

- ⇒ If you're unemployed and looking for work, you can volunteer with a local organisation through the Work Together programme. Your Jobcentre Plus adviser will help you to find a volunteering opportunity. See your local Jobcentre Plus for more information on the Work Together programme. ^(2.)
- ⇒ The website www.do-it.org.uk enables you to search for a variety of different volunteering opportunities. If you know what you want to do you can search by your area of interest. If not, you can search for opportunities using your postcode to find what is available in your local area. If you need any support in volunteering contact the New Forest Volunteer Centre at Community First New Forest:
Sarah Suddrey - Volunteer Centre Co-ordinator
Community First New Forest
Archstone House, Pullman Business Park,
Pullman Way, Ringwood, BH24 1HD
Tel. 01425 482773, Fax : 01425 482666
Email: vol.bureau@cfnf.org.uk
www.cfnf.org.uk
- ⇒ Volunteering while on benefits: you are free to volunteer while you are receiving benefits. This is as long as the work you do is unpaid and you meet the rules of your benefit. Always check with your personal adviser before you start volunteering. Volunteering shouldn't affect your right to benefits, as long as the only money you receive is to cover your volunteering expenses, such as travel. There are no limits on the amount of time you can volunteer for, as long as you continue to meet the conditions of the benefit or tax credit you are receiving. For example, if you receive Jobseekers Allowance you must
- still be actively seeking a full-time job.
 - able to attend job interviews at 48 hours' notice.
 - be available to work at one week's notice. ^(3.)

Top Tips

- Think about what you want from volunteering – new skills, fun, a chance to contribute to a cause?
- Think about what you have to offer – enthusiasm, work skills, life skills.
- Work out roughly how much time you have to give, and how many times a week or month.
- Browse! The best way to find out what's available is to do some searches on the do-it website (www.do-it.org.uk). Use the quick search or try the advanced search.
- Access support, information and advice from you local volunteer centre.
- Remember that everyone can volunteer – whatever your skills, experience or background, you should be able to find an opportunity.
- Ask questions – don't be shy about asking questions as you go through the process of applying for an opportunity.
- Just try it – often the most difficult part of volunteering is making the first move, so be brave!

1. Work experience. National careers service. 2012. <https://nationalcareersservice.direct.gov.uk/advice/getajob/workexperience/Pages/default.aspx> 2. Help with moving from benefits to work: work experience and volunteering. 2013. Gov.uk. <https://www.gov.uk/moving-from-benefits-to-work/work-experience-and-volunteering> 3. Volunteering while on benefits. nidirect.2013 <http://www.nidirect.gov.uk/volunteering-while-on-benefits>

Benefits for families

There are several different benefits for families to help with the extra costs of children. These include benefits for women who are pregnant or who have just had their baby, benefits for the partners of women who have given birth, benefits for people who adopt, and benefits, tax credits and other help which you may be able to get when you have responsibility for a child or young person. ^(1.)

The benefits system provides practical help and financial support if you are unemployed and looking for work. It also provides you with additional income when your earnings are low, if you are bringing up children, are retired, care for someone, are ill or have a disability. But with so many different types of benefits and the constant number of changes being made, how can you make sure you're receiving what you're entitled to?

- ⇒ Take 5 minutes to calculate what benefits you're entitled to, using the benefits calculator at www.moneysavingexpert.com.
- ⇒ The Department for Work and Pensions has produced an online guide which can help you check if you qualify for certain benefits. It can also give you an estimate of how much you may be able to get. It covers the main benefits including: Attendance Allowance, Carer's Allowance, Child Benefit, Child Tax Credit, Disability Living Allowance, Housing Benefit, Income Support and Jobseeker's Allowance. To see the online guide, visit www.gov.uk. ^(2.)
- ⇒ If you are on a low income, you may be able to get other help with the costs of bringing up your children. For example, your children may be entitled to free school meals or help with the costs of school uniform. If you are pregnant or you have young children, you may be able to get vouchers to help with the costs of milk, fruit or vegetables. For more information visit your local Citizens Advice Bureau or see the 'help with health, education and legal costs' section of their website www.citizensadvice.org.uk.^(3.)
- ⇒ Turn2us is a charity that helps people in financial need to access welfare benefits, charitable grants and other financial help – online, by phone and face to face through its partner organisations. The website features a free and easy to use benefits calculator, grants search and other information and resources. Visit www.turn2us.org.uk or call the free and confidential helpline on 0800 802 2000
- ⇒ The Phoenix Children's Centre in New Milton runs an In Touch drop-in, with advice on housing benefit and finances. The drop-in runs every Wednesday from 10.30am-11.30pm. Places must be booked. Call 01425 612113 for more information.

Top Tips

- If you inform one department of a change in your circumstances do not assume that they will pass on this information to any other department. You must inform all the offices you get benefits from.
- Make sure you read and understand all the letters you receive from any benefits office.
- When you phone a benefits office, the HMRC, or the Council, always write down the name of person you spoke to, the date, the time, and what was agreed in case the problem is not sorted out straight away.
- Get a receipt when you hand in forms or evidence and keep it safe. If you are asked for the same information again you will be able to prove that you have already supplied it.
- If you do receive a letter asking for information you have already supplied, don't assume that the benefits office will realise their mistake and continue processing your claim. You must respond, if only to show them your receipt, otherwise they may close your claim.

1. Benefits for families and children's. Citizen's advice. 2014. <https://www.citizensadvice.org.uk/benefits/children-and-young-people/benefits-for-families-and-children/> 2. What benefits can I get. Citizens advice. 2014. <https://www.citizensadvice.org.uk/resources-and-tools/navigation-tools/search/?q=what+benefits> 3. Help with health, education and legal costs. Citizen's advice. 2014 <https://www.citizensadvice.org.uk/resources-and-tools/navigation-tools/search/?q=benefits+help+on+a+low+income>

Debt advice

No debt problems are unsolvable. It might not be easy or quick, but there's always a route. Debts are urgent as it's easy to spiral rapidly into trouble. The earlier you deal with them, the easier they are to deal with. Debt isn't just a finance issue. It feeds into all elements of your life. Solutions are wide and varied; from cutting interest costs, budgeting, or simply getting free one-on-one debt help.

Facing up to debt can be a tough process. But there is lots of free, confidential help and advice available, so there's no need to pay a debt management company to sort out your money worries.

- ⇒ My Money Steps is a free, online debt advice and money management service from National Debtline. It's easy to use and gives you a personal, step by step plan to help you with your debt problems and manage your money. Visit www.mymoneysteps.org or call 0808 808 4000 to speak to an adviser.
- ⇒ Your local Citizen's Advice Bureau gives free, independent and confidential advice on managing your debts. The services provided by the Citizen's Advice include face-to-face, home visits, telephone and online help. Make an appointment in your local bureau today. You can also find a range of information on how to deal with your debts on its website www.citizensadvice.org.uk.
- ⇒ How to prioritise and reduce your debts, deal with late payment demands and where to get free debt advice is available from the money advice service. Visit www.moneyadvice.org.uk for a whole range of information and to access their LiveChat to talk to a member of the team or call 0300 500 5000.
- ⇒ StepChange Debt Charity is a registered charity that provides free and anonymous advice over the phone and online to over 350,000 people per year. It provides free debt management plans and other debt solutions. The services are provided via a free online debt advice service or the StepChange Debt Charity free helpline 0800 138 1111 www.stepchange.org.
- ⇒ National Debtline provides a free, confidential and independent helpline for people with debt problems. They give expert advice over the telephone and via email, and will send you a free self-help information pack. Phone National Debtline free on Tel 0808 808 4000 or for debt advice and information, visit the National Debtline website www.nationaldebtline.org.

Top Tips

- **Set a budget.** One effective way to manage money is to set a budget and stick to it.
- **Reduce your outgoings.** Look at reducing your outgoings. You may find that there are some luxuries that you don't need.
- **Get online to increase your earnings.** Many people are making extra cash by using online auction or selling sites to sell unwanted goods.
- **Check benefit entitlements.** Check whether you are entitled to any benefits. Many people aren't aware of their entitlements.
- **Settle your priority debts first.** There are some types of debt that could cause serious consequences if left unpaid.
- **Avoid taking out any more credit.** Avoid taking out any more credit until you have substantially reduced your existing debts.
- **Seek professional advice.** If you're struggling to keep up with debt repayments, you should seek professional advice.

Home finances

Whether and when it makes sense to use a financial adviser depends on how complicated your finances are and what type of product you're looking for. If you're just looking for a basic savings product you don't need advice. If it's something more complicated like a pension or investments, you might need help. If you're unsure, ask for help. ^(1.)

Helping you to take control of your money, make ends meet and make better financial decisions.

⇒ **Budgeting**

The problem with most budgets is they don't work! They look at a typical month's spending, yet we don't spend by the month - what about the daily coffee, weekly shop, annual holiday? ^(2.)

Money Saving Expert's unique budgeting guide includes sophisticated free budget planner tools, which analyse your finances and then help you manage and control your cash. The guide includes reasons to budget, results of budgeting, how to budget and tips on sticking to your budget. www.moneysavingexpert.com/banking/Budget-planning.

The money advice service provides a free online budget planner you can use to work out how much money you have coming in and what you're spending it on. This includes a detailed spending break down that helps you work out where your money goes each month and helps you to see how much spending money you have after you've paid your most important bills. ^(2.)
www.moneyadvice.service.org.uk/en/tools/budget-planner.

⇒ **Money Health Check.** Use the Money Advice Service's Money Health Check to get a clear picture of where you stand with your finances, Receive free and unbiased advice – from building your savings to repaying debt and change the way you think about your money today. You'll find out which areas to focus on and practical ways to improve your situation. The Money Health Check will provide you with tailor-made advice plans with simple tasks you can start now, a way to set your own schedule with reminder emails to keep you on track and step-by-step tips to help you along the way.
www.moneyadvice.service.org.uk/en/categories/health-check. ^(3.)

⇒ The Money Advice Service's Tool & Resources section also provides action plans that enable you to take control of your finances get motivated to tackle life's money matters.

Action Plan topics include:

- Homes and mortgages
- Insurance
- Savings and investments
- Pensions
- Losing your job
- Having a baby
- Managing your money
- Managing on a low income
- Managing your bank account

Top Tips

- Look at ways to cut costs. Are there luxuries that you don't need. This isn't to say that you shouldn't enjoy treats, but you might be surprised at how much small things, like a daily coffee when out, add up.
- Shop smartly. You don't need that 3 for the price of 2 if you were only going to buy 1.
- Use price comparison sites when buying car insurance. This will help you to get the best deal possible, while still getting the level of insurance cover that you need.
- Car sharing - if you commute by car, consider sharing your journey and the cost with others on the same route.
- Comparison sites are a great way to save money on all your supermarket shopping too. You can compare the price of your weekly shop across many of the big stores and see when your favourites are on offer.

1. Free financial help—your options. Money advice service. 2014. <https://www.moneyadvice.service.org.uk/en/articles/free-financial-advice-your-options> 2. The budget planner. Moneysavingexpert.com. 2014. <http://www.moneysavingexpert.com/banking/Budget-planning> 3. Money health check. Money advice service. 2014. www.moneyadvice.service.org.uk/en/categories/health-check

Helpful Contacts: Family/Home Support

Home and energy

'Hitting the Cold Spots Campaign'

Hampshire County Council 0800 804 8601.

Home Improvement Agency

Community First New Forest 0800 849 1216.

Energy saving

The Government, energy suppliers and local authorities all provide grants to help you implement energy saving measures. For a variety of information on heating, electricity, water and all other energy related topics visit www.energysavingtrust.org.uk.

Energy Grants

Cavity Wall insulation is one of the best energy efficiency measures you can make. For information on grants contact the Environment Centre on 0800 8048601 or visit www.environmentcentre.com.

Short-term Grants

Utility companies have set targets and need to throw money at the public to meet these. These short-term hot grants can be found in the free weekly email www.moneysavingexpert.com/site/money-tips-email-faqs.

Energy freebies

The big energy suppliers are giving wads of freebies to those receiving certain benefits, from new boilers to insulation. To view these little gems, including a rundown of current offers see the free boilers and insulation guide at www.moneysavingexpert.com/utilities/free-cavity-loft-insulation.

WaterSure Scheme

If you're on a meter and on certain benefits, and either have three or more children living in the house under the age of 19 or someone in the household with a medical condition needing lots of water, you could get help from the WaterSure Scheme www.ofwat.gov.uk/households/extra-care-services/watersure.

Water UK

www.water.org.uk/payingforwater has information on all the water company schemes. Help from all providers includes WaterSure, referrals to hardship funds and help in applying for direct payments from benefits.

Financial help

Many householders in older properties and those on benefits or low incomes may qualify for extra financial help. Call the Energy Saving Advice Service on 0300 123 1234 or visit www.gov.uk/greendeal to see if you're eligible.

Housing needs

New Forest District Council

Repairs and maintenance. www.newforest.gov.uk
Emergency repairs: 023 8028 5250/07771 259098
Housing advice: a Housing Advisor is on duty to take calls between 10am and 4pm, Monday to Friday.
Tel: 023 8028 5234

CAN YOU SMELL GAS?

If you can smell gas or suspect a gas leak please call: NATIONAL GRID on 0800 111 999.

The Bobby scheme

A practical service providing home security, long-life smoke alarms and peace of mind for needy, elderly and vulnerable victims of burglary. The Bobby Fitters are uniformed and carry ID cards to reassure their clients and the service is free of charge. The Bobby Scheme can be contacted using bobby@bluelamptrust.org.uk or by calling 0300 777 0157.

RoSPA

RoSPA's home safety department produces a wide range of advice and information on all aspects of accident prevention in and around the home. You can find information on a variety of home safety topics on the RoSPA website www.rospa.com/home-safety/advice. If you can't find what you are looking for within their home safety advice and Information, submit your enquiry via the Contact form online, by calling (0)121 248 2000 or email help@rospa.com.

Citizens Advice Bureau

Your local Citizens Advice Bureau can provide a range of information on housing related issues. You can visit their website or make an appointment to go in and speak to an advisor. Telephone Advice line: 03444 111 306.

Helpful Contacts: Family/Home Support

Childcare

Discretionary Learner Support

If you're 20 or over and on a further education course you may be able to get Discretionary Learner Support to pay for childcare. Each college has its own scheme so contact the college direct to find out more. For more information visit www.gov.uk/discretionary-learner-support.

Childcare Grant

If you're in full-time higher education you can apply for a Childcare Grant to pay for childcare costs for children under 15, or under 17 if they have special needs. Visit www.gov.uk/childcare-grant to find out more.

Care to Learn

Care to Learn payments go direct to your childcare provider to pay for childcare costs. You may be able to get Care to Learn if you're under 20 and caring for your own child. See www.gov.uk/care-to-learn.

Childminders

Your local Children's Information Service (CIS) can give you a list of registered childminders who have places available. You'll find the details of your nearest CIS on the Childcare Link website www.childcare.co.uk.

Childcare

Hampshire Cfif is a free, confidential and impartial service for parents and carers, providing information and guidance on childcare, early years education and related services in Hampshire for children and young people aged 0 -19 (including those with additional needs). Visit the Hampshire Childcare and Family Information Team website www.hants.gov.uk/childcare/cis.html for details of types of childcare available in Hampshire.

Cost of Childcare Calculator

The Money Advice Service website will show you what childcare options are available. They also have a great Cost of Childcare Calculator to estimate how much you might have to spend on childcare at www.moneyadviceservice.org.uk/en/articles/childcare-costs.

Find your local childcare

Whether you're looking for a nursery, pre-school, play group or after school club, the Hampshire Family Information Directory (FID) can help. The childcare search offers parents and practitioners the ability to search for information about childcare in their local community. Visit www3.hants.gov.uk/familyinformationdirectory. The homepage also provides a family service search for those looking for parenting courses, parent and toddler groups, counselling, leisure activities, advice and support.

Parenting support

Behaviour Advice

Behaviour Advice is an organisation set up to help parents, carers and families deal with behavioural difficulties. It encourages people to post their problems on its website to get help from its experts or other families to assist with. The website contains information on the special educational needs system, working with agencies and internet safety. www.behaviouradvice.org.

YoungMinds

YoungMinds provides support to parents who may have concerns about their child's mental health or emotional wellbeing. It runs a Parents Helpline Service 9.30am-4pm Monday to Friday and parents wanting to speak to one of their trained advisers should call 0808 802 5544. For more information visit www.youngminds.org.uk/for_parents.

Financial support for single parents

As a single parent you have probably found you are trying to live on less money. Make sure you find out what you're entitled to as a single parent such as benefits, tax credits and child maintenance. You can get advice from your local Citizens Advice Bureau. www.citizensadvice.org.uk.

The Forest Foodbank

Care professionals such as doctors, health visitors, Citizens Advice Bureau staff and welfare officers, identify people in crisis and issue them with a foodbank voucher that can be exchanged for three days supply of emergency food.

Ringwood Foodbank—01425 600134

Monday, Wednesday and Friday, 11.30am-1.30pm
Wesley Centre, Christchurch Road, Ringwood

Fordingbridge Foodbank—01425 600134

URC, 41 Salisbury Rd, Mon, Wed, Fri 12.30-2.30pm

Waterside Foodbank—07768 713 329

Monday 10am-12.30pm, Tuesday and Friday, 2-3.30pm
193 Hampton Lane, Blackfield

New Forest Basics Bank—01590 610008

Tuesday, Wednesday and Friday 10am-12noon.
Lymington United Reformed Church, High Street,

Parenting

At www.parentinguk.org you can search for parenting courses in your area, find parenting resources, watch free videos from parentchannel.tv and check out the FAQs on parenting classes.

Gingerbread Single Parent Helpline

Free information on a range of issues including maintenance, benefits, tax credits, debt, employment, education, legal rights and holidays. Call Freephone 0808 802 0925.

Helpful Contacts: Family/Home Support

New Forest Children's Centres

The Bridge's and Pathways Children's Centre

Penny's Lane
Fordingbridge
SP6 1HJ
01425 654193 thebridges@actionforchildren.org.uk

The Phoenix Children's Centre

Culver Road
New Milton
BH25 6SY
01425 612113 thephoenix@actionforchildren.org.uk

All Season's and Seedlings Children's Centre

Priestland Road
Pennington
Lymington
SO41 8HX
01590 678390 allseasons@actionforchildren.org.uk

Cadland Children's Centre

Whitefield Road
Holbury
SO45 2HW
02380 890877 cadland@actionforchildren.org.uk

Forest First Children's Centre

Heather Road
Fawley
Southampton
SO45 1DZ
02380 899704 forestfirst@actionforchildren.org.uk

The Waterside Children's Centre

Ashford Crescent
Hythe
Southampton
SO45 6ET
02380 845247 thewaterside@actionforchildren.org.uk

The Patch Children's Centre

Calmore Community Centre
Calmore Drive
Calmore
SO40 2ZU
02380 668047 thepatch@actionforchildren.org.uk

The Harbour Children's Centre

Eling Infant School
School Road
Totton
Southampton
SO40 9HX
02380 668683 theharbour@actionforchildren.org.uk

Enquiry Line: **0300 123 2112**

New Forest Citizens Advice Bureau

New Milton - Mon-Thu: 10am-4pm
Shop 5, Parklands Place
39-41 Old New Milton Road
New Milton
BH25 6DJ

Lymington - Mon-Fri: 10am-4pm
91-92 High Street
Lymington
SO41 9AP

Hythe - Mon-Fri: 10am-4pm
The Grove
25 St Johns Street
Hythe
Southampton
SO45 6BZ

Totton - Mon-Fri: 10am-4pm
91 Junction Road
Totton
Southampton
SO40 3BU

Ringwood - Mon-Fri: 10am-4pm
5 Fridays Court
High Street
Ringwood
BH24 1AB

Fordingbridge—Outreach only

Telephone (for all New Forest CABs) **0344 411 1306**

Helpful Contacts: Health and Wellbeing

Domestic violence

Hampshire Constabulary

Call 999 if it's an emergency or you're in immediate danger. 24 hours non-emergency 101.

National Samaritans

If something's troubling you, then get in touch. Available 24 hours a day, 365 days a year. Telephone 116 123.

National Domestic Violence Helpline

0808 2000 247.
www.nationaldomesticviolence.org.uk.

National Centre for Domestic Violence

The Freephone 24 Hour National Domestic Violence Helpline, run in partnership between Women's Aid and Refuge, is a national service for women experiencing domestic violence, their family, friends, colleagues and others calling on their behalf. 0800 970 2070 www.ncdv.org.uk.

Male Victim Advice Line

Advice and support for men experiencing domestic violence and abuse. Free from landlines and most mobile phones 0808 801 0327 or visit www.mensadvice.org.uk/mens_advice.php.html.

RESPECT

For men worried about their behaviour towards their partners. 0808 802 4040

Men's Advice Line

Advice and support for men experiencing domestic violence and support. Free from landlines and most mobile phones. 0808 801 0327 or visit www.mensadvice.org.uk.

Broken Rainbow (for lesbian, gay, bisexual and transgender people)

National LGBT Domestic Violence Helpline provides confidential support to all members of the LGBT community, their family, friends, and agencies supporting them. The helpline is run by trained LGBT people and provides a space where you can talk through what is going on, and explore your options. 0300 999 5428. Further support including online chat is available at www.brokenrainbow.org.uk.

Mankind Initiative

Support for male victims of domestic abuse and domestic violence. National helpline: 01823 334244 or visit www.mankind.org.uk.

Safer New Forest

Tackling domestic abuse is a priority of Safer New Forest and all reports are taken seriously. For a variety of advice and information and to see how the New Forest is tackling domestic violence, visit www.communitysafety.newforest.gov.uk.

Stop smoking

Stop smoking cigarettes

If you feel the need for additional motivation and support, remember NICORETTE can help. They know just how difficult it is to quit smoking and have put together tips from other smokers who have successfully quit. Visit www.nicorette.co.uk.

Quit Smoking Support

Get the real facts behind smoking at www.betheretomorrow.co.uk

Free Quit-kit and your find local services

For your free quit-kit and to find your local service visit www.quitnow.smokefree.nhs.uk.

Quit4Life

Visit www.quit4life.nhs.uk for a variety of information on the support they offer or Text Quit to 60123 or Call 0845 602 4663.

Quit Smoking Widget

Download the Quit Smoking Widget and receive daily support on your computer to help you successfully stop smoking. Available for Windows and Mac from www.nhs.uk/Tools/Pages/Stopsmoking.aspx

Tips to help you stop smoking

Stopping smoking is not easy—you can find tips which may help you to stop at www.patient.co.uk.

Quit

Quit is the UK's only charity whose main aim is to offer practical help to people who want to stop smoking. Quit does not lecture people but just gives down to earth help and advice about stopping for good. Call the QUITLINE which is open 7 days a week 9am-8pm Mon-Fri and 10m-4pm Weekends to find out more about quitting or if you need a friendly and supportive ear to listen to you. QUITLINE 0800 002200, www.quit.org.uk.

ASH

Action on Smoking and Health is a campaigning public health charity that works to eliminate the harm caused by tobacco and aims to be innovative and agenda setting in its work. Its policies are always evidence based and follow a dual approach. Call 0207 404 0242 or visit www.ash.org.uk.

Unravel the truth—Wise Up to Roll ups

The fact is hand rolling tobacco is as bad for you as ordinary cigarettes and smoking it can still result in the same health risks. For more information on how you can 'wise up to roll ups' including how you can request your wise up pouch visit www.wiseupandquit.co.uk.

Helpful Contacts: Health and Wellbeing

Alcohol/substance misuse

Drinkline

The national alcohol helpline. If you're worried about your own or someone else's drinking, you can call this free helpline, in complete confidence. Call 0300 123 1110.

Alcoholics Anonymous (AA)

A free self-help group. AA's belief is that people with drink problems need to give up alcohol permanently. For more information and to find your nearest meeting go to www.alcoholics-anonymous.org.uk.

Al-Anon Family Groups

Offering support and understanding to the families and friends of problem drinkers, whether they're still drinking or not. Alateen is part of Al-Anon and can be attended by 12-17 year olds who are affected by another person's drinking. For more information and to find your nearest meeting go to www.al-anonuk.org.uk.

Solent NHS Trust – Drug and Alcohol Recovery Service

Working with those whose lives are affected by the problematic use of drugs and or alcohol. This includes service users but also carers and families. Call 02392 684755 visit www.solent.nhs.uk. 24 hour advice line: 023 9268 3371.

Inclusion Hampshire

Seeks to deliver effective and sustained reduction in the harm caused both to the individual and the wider community by illicit or harmful substance and alcohol misuse. Access to their service can either be through self-referral or through other referring agencies such as GP's and pharmacies. Drop-ins also available. For more information call 0300 124 0103 option 6 for Ringwood. www.inclusion.org.uk

It's Your Choice

Information, advice and counselling for young people aged 12-25 years old. 0800 515819 or visit www.iyc.org.uk.

FRANK

If you have concerns for yourself or others, FRANK provides information on a range of illegal drugs or legal highs. Visit talktofrank.com LIVE CHAT (2pm - 6pm) email via the website, Text 82111 or Call 0300 123 6600.

Community for Recovery - The misuse of gases, aerosols and solvents

Gases, aerosols, petrol, glues, solvents, poppers, laughing gas. If you misuse any of these products, or if someone you know misuses them, then community for recovery can help. Talk to them now via LiveChat, www.communityforrecovery.org or call 01785 810762.

Hampshire Drug Addiction Help - including private detox rehab centres, local Narcotics Anonymous meetings & NHS treatments. Contact an advisor 0845 508 3156 for free advice.

Diet and nutrition

Start4Life

Healthy tips and advice for pregnant women, new mums, dads-to-be, friends and family. www.nhs.uk/start4life.

First Steps Nutrition

Everyone who works at First Steps Nutrition Trust feels passionately about the need for better information and support for good nutrition – and good food – from pre-conception to five years. The information and support available can be accessed at www.firststepsnutrition.org.

Health Walks

The Health Walks initiative encourages walking as a regular form of exercise to improve and maintain physical health. Regular short guided health walks take place every week throughout the New Forest area to help keep you fit and healthy. These free walks offer a great opportunity to enjoy the local countryside and meet new people. You can find out about health walks in the New Forest at www.cfnf.org.uk/healthy-walks.

Beat – beating eating disorders

Beat provides helplines, online support and a network of UK-wide self-help groups to help adults and young people in the UK beat their eating disorders. If you're worried you or someone in your family may have an eating disorder, get in touch. www.b-eat.co.uk, Helpline 0345 634 1414, Youthline 0345 634 7650.

Change4Life

Change4Life has loads of healthy eating tips and recipes, and fun ways to exercise. Change4Life is there to help you and your kids eat well and move more. www.change4life.co.uk.

NHS Choices

For a range of support and information on healthy eating, fitness and weight loss for you and your family visit the NHS Choices website. www.nhs.uk/Livewell/page/livewellhub.aspx

BUPA Health Hub

The Bupa Health Hub provides a variety of diet and nutrition information from managing your cholesterol, diabetes, exercise, vitamins and much more. Visit www.bupa.co.uk/individuals/health-information/diet-nutrition.

Moving into work

Jobcentre Plus

With help on finding a job you can use the Universal Jobmatch service at www.gov.uk/jobsearch or you can call Jobcentre Plus 0345 606 0234.

National Careers Service

Information and advice to help you get on in work and life, from checking out over 700 job profiles to finding out what courses you could do – the national careers service has a lot of information that will help you to plan your career including information on CVs and covering letters. Visit the website www.nationalcareersservice.direct.gov.uk or call a careers advisor today on 0800 100 900 (if you're using a mobile they'll call you back for free).

Gingerbread

Gingerbread provides education and employment factsheets with key information about jobs, training and study options. Whether you need information on what benefits you can get when you work, advice on moving from benefits to work or information on how to get help when you're studying, the factsheets in their 'Your work' section lay it out in a clear and easy to understand format. Visit www.gingerbread.org.uk and click on their Advice & Information section.

Gov.uk

For a range of information on working, jobs and pensions including holidays and finding a job, visit www.gov.uk.

Working Families

Helpline for low income families - 0300 012 0312. Information about parents rights in the workplace on website www.workingfamilies.org.uk. Free newsletter for parents of disabled children who work or wish to work.

Springboard Life Coaching, Career Guidance and Counselling

Springboard helps people to make the best of their lives, with a particular focus on career. It provides professional careers guidance, counselling and life coaching in one-to-one sessions backed up by access to modern computers and software and a professional and supportive environment. Its aim is to provide access for everyone and to use feedback from its workers and service users to continually improve the service. Career guidance, coaching, counselling, sessions. Call 023 8027 1462 or visit www.springboard.hampshire.org.uk.

Education & skills development

Education and learning

Get help if you're at school, planning to go on to further or higher education, looking for training or interested in a student or career development loan. www.gov.uk/browse/education.

Grants and bursaries

Adult learners can apply for grants and bursaries to help pay for courses and training. Usually, you don't have to pay this money back. For more information on grants and bursaries for adult learners visit www.gov.uk/grant-bursary-adult-learners.

BBC adult learning - free lessons and courses online

Adult learning guides and courses. From French to computers, spelling, maths and more. Online lessons with audio, games, vocabulary, grammar explanations and exercises. www.bbc.co.uk/learning/adults.

Opportunities for informal learning

There is no time like the present for following an interest, brushing up an old skill or getting to know an entirely new subject. Get started by finding out what is on offer in Hampshire. Explore the subject areas for inspiration - and follow the links to discover information and contact details of hundreds of clubs, societies, individuals, organisations and associations offering learning opportunities in Hampshire. www.hants.gov.uk/hampshire-learning/hampshire-learners.htm.

Improving your skills

Learning new skills is a great way to improve your chances of getting a job, or getting more from the job you already do. A new qualification can also help you to feel good about yourself, and get more out of life in general. National Careers Service offers a range of support and help for anyone who is thinking of improving their skills. www.nationalcareersservice.direct.gov.uk/Pages/Home.aspx.

Improve your English, Maths and IT skills.

Improving your reading, writing, maths or information and communication technology (ICT) skills can lead to a better job or to further study like National Vocational Qualifications (NVQs). www.gov.uk/improve-english-maths-it-skills.

Learn at your local library

Many local libraries run courses and workshops from CV writing to computers for beginners. Find out what's available at your local library by visiting www.hants.gov.uk/learning-in-libraries.htm.

Building confidence & self-esteem

Mind tools

Building Self-Confidence - Preparing Yourself for Success

For a variety of information, resources and tools on how to build your confidence visit www.mindtools.com/selfconf.html.

10 Ways to instantly build self-confidence

By using these 10 strategies you can get the mental edge you need to reach your potential. Read more at www.pickthebrain.com/blog/10-ways-to-instantly-build-self-confidence.

Learning for confidence

It may be that you have lost confidence for a reason, such as being made redundant or a personal situation. Don't worry, you can take steps to improve your confidence. Find out more about confidence and how to build it at www.nationalcareersservice.direct.gov.uk/advice/courses/typesoflearning/Pages/confident.aspx.

How to increase your self-esteem

Explains how to increase your self-esteem, giving practical suggestions for what you can do and where you can go for support. www.mind.org.uk/information-support/types-of-mental-health-problems/self-esteem.

Helping to build your child's self-esteem

Tips to help build self-esteem. www.familylives.org.uk/advice/primary/health-and-development/helping-your-child-build-self-esteem. If you would like more support and advice, you can talk to one of their Family Support Workers through Live Chat and email on the website or call their confidential helpline on 0808 800 2222.

Improve your child's self esteem

Young Minds provides information on how you can help improve your child's self esteem. Read the 'worried about your child?' section under the parent tab at www.youngminds.org.uk.

Youth and Families Matter - Self-esteem Group

The self-esteem group is a 6 week course for adults, aimed at helping them build their confidence. If you would like to find out when the next group is running, email Linda@youthandfamiliesmatter.org.uk. 07825 265544

Hampshire Adult learning

Hampshire Adult Learning provides confidence building courses. For more information on the courses provided by Hampshire Learning visit: www.hants.gov.uk/hampshire-learning/hl-providers/ncfe-accreditation/ or email hampshire.learning@hants.gov.uk.

Volunteering

New Forest Volunteer Centre

If you need any support in volunteering contact the New Forest Volunteer Centre at Community First New Forest:

Sarah Suddrey - Volunteer Centre Co-ordinator,
Community First New Forest,
Archstone House, Pullman Business Park,
Pullman Way, Ringwood, BH24 1HD
Tel. 01425 482773, Fax : 01425 482666
Email: vol.bureau@cfnf.org.uk, visit: www.cfnf.org.uk.

Work experience

Doing unpaid work experience, also known as volunteering, can bring you great rewards. Work experience gives you the chance to learn new skills and improve those you already have. To find out how work experience can help you visit: www.nationalcareersservice.direct.gov.uk/advice/getajob/workexperience/Pages/default.aspx.

Do-it – Volunteering made easy

Do-it is a website that lists volunteering opportunities. Find ways to help in your community simply by typing in your postcode. www.do-it.org.uk.

Volunteer placements, rights and expenses

For information on your rights as a volunteer, expenses and further information visit www.gov.uk.

New Forest National Park

Volunteering opportunities with the New Forest National Park or for other organisations within the National Park. Visit www.newforestnpa.gov.uk/involve.

Volunteering in the New Forest

If you would like to find out about volunteering in the New Forest you can access one of the Volunteering Outreach Sessions held across the New Forest at Lymington Library, New Milton Library, Hythe Library, Ringwood Library and Fordingbridge Library. A Volunteering Ambassador will be able to give you help and advice on how to get started with volunteering, what's available locally as well as registering with the Volunteer Centre. For dates and further information call the Volunteer Centre on 01425 482773.

Benefits and Welfare rights

Benefits Calculator

Take 5 minutes to calculate what benefits you're entitled to using the benefits calculator at www.moneysavingexpert.com.

Online benefit guide

Department for Work and Pension's online guide can help you check if you qualify for certain benefits. It can also give you an estimate of how much you may be able to get. To see the online guide, visit www.gov.uk.

Free school meals and help with school uniform costs

For more information visit your local Citizen's Advice Bureau or see the 'help with health, education and legal costs' section on its website. www.citizensadvice.org.uk.

Family Link

Family link offers help and advice to families across the Priestlands Pyramid, which consists of 12 schools. To download the Priestlands Family Link brochure visit www.priestlands.hants.sch.uk/family-link.

New Forest Disability Information Service

Providing free, impartial, confidential information and advice to those of any age affected by disability. Related issues include: caring, access, blue badge, welfare benefit applications, volunteering opportunities, equipment, holidays, training, education and transport throughout the New Forest and surrounding area. NFDIS Head Office, 6 Osborne Road, New Milton, BH25 6AD Helpline: 01425 628750, email: info@newforestdis.org.uk.

Advice Guide

Practical, reliable and up-to-date information from the Citizens Advice Bureau at www.citizensadvice.org.uk.

Benefit Entitlement Guide

Free debt advice from a debt charity www.debtadvicefoundation.org/debt-tools/benefit-entitlement.

Benefit advice and information for single parent families

www.gingerbread.org.uk

Debt advice

My Money Steps

My Money Steps is a free, online debt advice and money management service from National Debtline. Visit www.mymoneysteps.org or call 0808 808 4000 to speak to an adviser.

Citizens Advice Bureau

Your local Citizens Advice Bureau gives free, independent and confidential advice on managing your debts. Visit www.citizensadvice.org.uk or see page 22 of this booklet to find your nearest Citizen's Advice Bureau.

Money Advice Service

Visit www.moneyadvice.service.org.uk for a whole range of information and to access their LiveChat to talk to a member of the team or call 0300 500 5000.

StepChange

A registered charity that provides free and anonymous advice over the phone and online to over 350,000 people per year. Call the free helpline 0800 138 1111. www.stepchange.org.

National Debtline

Phone National Debtline free on 0808 808 4000 or for debt advice and information, visit the National Debtline website www.nationaldebtline.org.

Debt Advice UK

Professional debt advice from the UK's largest debt management team. www.debtadvisorycentre.co.uk.

Government Debt Advice

Options for paying off your debts - www.gov.uk www.gov.uk/options-for-paying-off-your-debts/overview.

Debt Advice Foundation | A Leading Debt Charity

UK charity providing information and advice on coping with all aspects of debt and money management. www.debtadvicefoundation.org.

Money Saving Expert

Debt feeds into all elements of your life. Solutions are wide and varied; from cutting interest costs, budgeting, or simply getting free one-on-one debt help. www.moneysavingexpert.com.

Payplan

Payplan gives free advice on debt problems. Advice on debt solutions, debt management plans, IVAs and mortgage arrears advice. www.payplan.com/debt-advice.

Home finances

Money Saving Experts

A unique budgeting guide includes sophisticated free budget planner tools which analyse your finances and then help you manage and control your cash. The guide includes reasons to budget, results of budgeting, how to budget and tips on sticking to your budget.

www.moneysavingexpert.com/banking/budget-planning

Money Advice Service

Use the Money Advice Service's Money Health Check to get a clear picture of where you stand with your finances and receive free and unbiased advice – from building your savings to repaying debt and changing the way you think about your money today.

www.moneyadviceservice.org.uk/en/categories/health-check.

Citizens Advice Bureau

Your local Citizens Advice Bureau gives free, independent and confidential advice on managing your finances. Visit www.citizensadvice.org.uk find your nearest Citizens Advice Bureau.

Barclays Money Skills

Barclays Money Skills is the place for young people to get help with money management, with topics such as opening a bank account and budgeting. www.barclaysmoneyskills.com

Manage your money - Mapping Your Future

Your money is a huge part of your life. It can determine what you can do and where you can go.

www.mappingyourfuture.org/money.

Money Management

Budgeting Tips - advice, tools, and resources. Learn budgeting tips and get other budget management advice from the experts at Money Management International. Get your financial life back on track.

www.moneymanagement.org.

Money Mart

Basic money management tips.

Basic money management tips are a set of suggestions on budgeting income and expenses, to help people down the path of financial recovery. www.moneymart.ca/education/money-management-tips.asp.

Money Advice Service - Low income survival tips

Tips and tools to help you find ways to make your money go further each month, managing your money and low income survival tips. www.moneyadviceservice.org.uk.

Every reasonable step has been taken to ensure the validity of the services within this booklet. However, Community First New Forest cannot guarantee the quality of services or activities offered. The inclusion of an organisation does not imply a recommendation or endorsement by Community First New Forest. Users should make their own enquiries.

Information contained in this document is correct at January 2016.