









Scottish
Property
Centre

A guide to coping with the **cost of living**

How to make your money go further

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Welcome,

My name is Gregor Cope and I'm a Director here at Scottish Property Centre.

We've been serving the communities of Scotland since 2004.

We care about the place and the people who call it home.

And that's why we've created this guide to coping with the increasing cost of living.

It's a challenging time for many of us, some more than others. As a local company, we feel it's important to do something positive for those in our community struggling with this current situation.

Over the following pages, we'll share some tips and advice we've researched.

We've created this guide in an easy-to-follow format.

Each section focuses on things that can be done in the areas of energy costs, food bills, home expenses, and how we can take care of our wellbeing and not just our money.

I hope you find this guide helpful, and please get in touch with us if you have tips, techniques or ideas on how to make people's money go further.

Thank you for your time, and rest assured, things will get better. They always do.

Gregor Cope
Gregor Cope,
Director,
Scottish Property Centre



*Disclaimer: The information in this guide does not constitute legal or financial advice.

Energy costs

Here are four things experts suggest people can do to lessen the impact of soaring energy bills.

1. 'Heat the human – not the home.'

Money Saving Expert Martin Lewis shared this advice, as he put it, reluctantly, due to the severity of the current energy situation. On his website, there is a list of ideas around this subject which include:

- Buying base layer clothing
- Investing in heated blankets
- Purchasing oversized blanket hoodies
- Keeping your feet warm with rugs and slippers

* Cutting back on heating to save money can significantly impact your mental health and wellbeing. So, if you are faced with the choice between cutting back on heating or reducing spending in other areas, consider the impact a cooler house will have on your mental health and motivation. Source: www.moneysavingexpert.com

2. Know what Government help you are entitled to.

It can be confusing trying to work out what Government support is available to you. The best advice we've read is to visit the Government's website www.gov.uk or to contact www.citizensadvice.org.uk.

3. Get your boiler serviced.

Boilers working at a reduced efficiency due to not being serviced regularly can massively impact their efficiency and cost to run. Always use a Gas Safe engineer to carry out your boiler service. We'd be happy to recommend local, trusted engineers who can carry out this work.

4. Start small.

The energy advice websites advocate the importance (and benefit) of changing our energy habits, where possible. Simple suggestions include:

- Switch off items which are always on standby mode
- Get a smart meter if you don't already have one
- Find out when your energy supplier's off-peak rates are



See page 8 for charities and organisations offering more advice and support.

Food bills

Here are five tips from the popular website – www.netmums.com

Plan your meals

We know writing a shopping list might seem like you're turning into your mum. But let's face it, she was right – it really does pay to plan what you're going to eat.

Bulk cook and freeze

If you're making a bolognese, make double and freeze half. It takes no more effort, and you'll feel much more organised when a homemade ready meal is waiting for you a week later. Batch-cooking recipes not only saves you time, but often money.

Ditch expensive takeaways

A supermarket pizza still gives you a cook-free treat but at a fraction of the cost. Or make your own 'fakeaways'. There are plenty of online recipes to bring the taste of takeout back to your home.

Learn to love leftovers

Creating meals from your leftovers doesn't mean second best. All you need to do is think before you throw. Could those chicken roast leftovers go in a risotto? Could those old bread bits be whizzed up and frozen as breadcrumbs?

Switch up your brands

Getting out of your comfort zone when it comes to the brands you buy can add up to savings. For example, if you always buy named brands, why not try a slightly cheaper brand and see if you enjoy it?

Bonus Tip:

Be savvy about online shopping – If you do shop online, remember to seek out the special offers and try to use any available free delivery codes. If not, get it delivered midweek when it's usually cheaper.



Home expenses

Below are five things you can look at when it comes to controlling your household expenses.

1. Home budget

There are plenty of good templates and free spreadsheets available online to help you better understand where your money is going. Nearly all the money-saving gurus recommend this as an excellent first step.

2. Waste not, want not

Once you've done your budget, do any glaring 'money down the drain' things leap out? Do you need all those digital entertainment subscriptions? Are those daily trips to the convenience shop, instead of a couple of bigger weekly shops, hitting you in the pocket?

3 Broadband, TV and phone rates

Are you on the best possible mobile phone, TV and broadband deals? Shop around using money comparison sites.

4. Homeowners

If you are a homeowner with your mortgage on your mind, it's worth having a chat with an independent mortgage adviser to see what's available. Depending on the length of your current mortgage, it could be a good time to seek out a new deal at a decent rate while you can.

5. Council Tax

According to Money Saving Expert, up to 400,000 homes are in the wrong Council Tax band – so it's worth making sure you're not being overcharged. It shouldn't take more than ten minutes to find out. And you might end up saving hundreds of pounds and getting a rebate.



Some things are priceless

It's important to remember that while many of us are facing significant financial challenges, there are some things that are priceless.

Your health and wellbeing are two of these things you can't put a price tag on.

The tips below on coping if you are experiencing anxiety and stress due to the current economic situation were originally shared on www.giveusashout.org

Be open about financial challenges.

Talking about financial challenges can be difficult, but it can help to take your thoughts out of your head by discussing them with someone else, which can relieve and de-stress you.

Look after your physical health.

Stay active by walking or running on your own or with a friend, talking or listening to music or a podcast. These activities can help support your wellbeing and help boost your mood. Stay hydrated, too.



Sleep and rest are essential.

If you're struggling to sleep, get up and write a list of things on your mind, listen to some calming music, turn off the media in your bedroom, consciously empty your head of racing thoughts and focus on your breathing.

Take some time for yourself.

It can be hard to focus on some 'me time' when things are feeling overwhelming, but focused breathing helps to control feelings of anxiety. Take a deep breath through your nose, filling your lungs to the count of about 5-7, hold for a couple of seconds, and then let the breath out through a pursed mouth. A couple of rounds of focused breathing, and you should feel calmer.

Where to get help and support

Below is a list of charities, organisations and people offering sound advice and support.

MSE

Martin Lewis's Money Saving Expert

A passionate expert and a helpful website. www.moneysavingexpert.com

StepChange
Debt Charity

StepChange

A charity providing free advice and help for people in debt. www.stepchange.org



Citizens Advice

One of the largest organisations offering advice and expertise on many things affecting people in the UK today. Its website has a helpful section focusing on the cost of living crisis and what help is available. www.cas.org.uk/help-cost-living



Samaritans

At times like this, our mental health can be severely strained. The well-respected Samaritans charity offers 24/7 support and a compassionate ear. Helpline: 116 123 (Monday to Sunday at any time). www.samaritans.org

shout
85258

Shout

A free, confidential, 24/7 service that allows you to anonymously text 'SHOUT' to 85258 to start a chat with a trained volunteer. www.giveusashout.org

energy saving trust

Energy Saving Trust

A charity focused on climate emergencies and offering sound advice on all things energy. www.energysavingtrust.org.uk



Trussell Trust

This website helps you easily find a foodbank local to you. www.trusselltrust.org



Government Advice

The Government has a range of information on support available to people, which you can access online. www.costofliving.campaign.gov.scot



Podcasts

Here are some podcasts offering cost of living advice, money-saving ideas and a sense of community. Mrs Mummypenny www.mrsmummypenny.co.uk
The Which? Money Podcast www.which.co.uk/money/podcast



Facebook

Seek out local community groups on Facebook that can often include posts on where to find advice, neighbourly support offered and what's needed by local people.



Tip:

Watch out for scam texts and emails offering unsolicited Government energy and cost of living grants.