

Cost of Living Bulletin: Income Maximisation

Making Every Pound Count

If you're living in Ceredigion and feeling the pressure of rising costs, you're not alone. The good news is that there may be benefits, grants, and local support available to help boost your income and reduce everyday expenses.

This month's bulletin focuses on **Income Maximisation** – helping you make sure you're not missing out on financial support you're entitled to.

NEW: Off-Grid Heating Fuel Support Scheme

Ceredigion Council is administering the Welsh Government's **Off-Grid Heating Fuel Support Scheme**.

If you have received a letter or email from the Council, you can claim your payment by completing the online form:

 eforms.ceredigion.gov.uk/ctrsheating/

If you need help completing the form, staff at your local library can provide assistance.

Haven't received a letter?

You may still be eligible if you:

- Use heating oil or LPG as your main source of heating or hot water; **and**
- Receive Council Tax Reduction Scheme support between 1 April 2026 and 31 July 2026.

Contact the Council quoting your Council Tax reference number:

 **01545 570881**

 HeatingFuelScheme@ceredigion.gov.uk

Your Council Tax reference number can be found on Council Tax correspondence from Ceredigion County Council.

Help with Council Tax – Could You Be Entitled to Support?

If you're on a low income, **you may be entitled to help with your Council Tax bill through the Council Tax Reduction Scheme**. Support may be available whether you are working, receiving benefits, retired, renting your home or a homeowner.

To find out more, contact Ceredigion Council for advice  01545 570881

You can also use the [Council's Entitlement Calculator](#) to get an estimate of any Housing Benefit or Council Tax Reduction you may be entitled to.

 Or you can complete an online [application form](#).

Advicelink Cymru Helpline

Call the [Claim What's Yours](#) helpline at **0800 702 2020** for free, confidential guidance on applying for benefits like Personal Independence Payment, Carer's Allowance, or Pension Credit.

The service is available 8 am to 7 pm Monday to Friday, and Saturdays from 9 am to 1 pm.

Social Tariffs and Reduced Bills

If you receive certain benefits, you may be able to reduce your household costs through social tariffs and support schemes.

Broadband and Phone

Discounted packages are available through many providers for people receiving benefits such as Universal Credit and Pension Credit. [Check the Ofcom website for details.](#)

Welsh Water

Dŵr Cymru/Welsh Water offers schemes such as the [HelpU tariff](#) to help eligible low-income households reduce their water bills.

Energy Support

Many energy suppliers offer hardship funds and payment support for customers who are struggling with bills. Contact your supplier to find out what help is available.

Community Connectors

Community Connectors can help you access local services, support groups, and organisations that may improve your wellbeing and financial situation.

They can:

- Signpost you to local support and community services
- Provide information about groups and activities in your area
- Help you access health and wellbeing support
- Assist with Blue Badge and Bus Pass applications

The service is free and available across Ceredigion.

 **01545 574200**

 cllc@ceredigion.gov.uk

For more information, visit [Community Connectors - Ceredigion County Council](#)

Citizens Advice Ceredigion

[Citizens Advice Ceredigion](#) provides free, confidential and impartial advice on a wide range of issues, including benefits, debt, housing and employment.

They can help you check whether you're entitled to additional financial support and, where appropriate, arrange an appointment with an adviser to discuss your circumstances and options.

How to Contact Citizens Advice Ceredigion

- **Telephone:** 01239 621974 / 01970 612817
(Monday, Tuesday & Thursday, 10am–1pm)
- **WhatsApp:** 07971 802060
- **Facebook Messenger:** @CeredigionCAB
- **Email:** ask@cabceredigion.org
- **Post:** CAB Ceredigion, PO Box 76, Lampeter, SA48 9BY

Drop-in Sessions

- **Aberystwyth:** Aberystwyth Town Football Club, Park Ave, SY23 1PG.
(Tuesdays, 10am–2pm)
- **Cardigan:** St Mary's Old School Hall, SA43 1DW
(Wednesdays, 10am–2pm)
- **Lampeter:** Emmaus Church, 78 Bridge Street, SA48 7AB
(Mondays, 10am–2pm)

Turn2us

Turn2us is a national charity that helps people access the financial support available to them.

Benefits Calculator

Millions of people are missing out on benefits they are entitled to. Use the Turn2us Benefits Calculator to check whether you could increase your income through benefits and other financial support.

Grants Search

Thousands of charitable grants are available across the UK. Use the Turn2us Grants Search tool to find grants you may be eligible for – money that does not need to be repaid.

Age Cymru Dyfed

Many older people are feeling the impact of rising living costs and may be missing out on financial support they are entitled to.

Age Cymru Dyfed's **free and confidential Information & Advice Service** can help older people in Ceredigion maximise their income through personalised benefit checks and support with applications for benefits such as Pension Credit, Attendance Allowance, Housing Benefit and Council Tax Reduction.

Even a small increase in income can make a real difference to everyday living costs and wellbeing. Their friendly advisers can provide guidance and practical support throughout the process.

A simple conversation could help unlock valuable support and savings

 **03333 447 874**  reception@agecymrudyfed.org.uk

Childcare Support

Paying for childcare can be expensive, but support is available to help working families maximise their income and reduce childcare costs. Information on finding childcare and available support can be found on the [Ceredigion Council Childcare and Play](#) page.

For 2-year-olds – Flying Start

Flying Start offers eligible families funded childcare and family support for children under 4. [Use the postcode checker on the Ceredigion County Council website](#) to see if your child qualifies.

For 3 and 4-year-olds – Childcare Offer for Wales

Eligible working parents, or those in education or training, may be able to access up to **30 hours of funded early education and childcare per week** for up to 48 weeks of the year.

More information is available through [Ceredigion County Council's Childcare Offer for Wales](#) pages.

Academy of Money

Looking to make your money go further? The **Academy of Money** is a free online course created by **The Open University** and **MoneySavingExpert** to help people build their financial confidence and manage their money more effectively.

The course covers budgeting, saving, borrowing, and making informed financial decisions, with practical tips to help maximise your income and reduce unnecessary spending.

Access the free course on the [OpenLearn platform](#).

Ceredigion Council Cost of Living Support Page

Ceredigion County Council has a dedicated [Cost of Living Support webpage](#) to help residents find financial assistance, reduce household costs, and access local support services.

Popular sections include:

- **Benefits and Income Support**
- **Money and Debt Advice**
- **Food Support**
- **Education and School Costs**
- **Household and Energy Bills**
- **Housing and Homelessness**
- **Warm Welcome Spaces**
- **Support for Older People**
- **Support for Carers**

If you're looking to maximise your income or find help with rising living costs, the Council's Cost of Living pages are a good place to start.

MoneyHelper

MoneyHelper offers free, impartial guidance to help you make the most of your money. Whether you're looking for help with budgeting, benefits, saving money, debt, pensions or everyday living costs, you'll find practical tools and advice to support your financial wellbeing.

Visit the [MoneyHelper](#) website for tips, calculators and guidance on managing your money and maximising your income.

Are You Missing Out on Pension Credit?

Thousands of pensioners across Ceredigion could be missing out on **Pension Credit**. Historically, Ceredigion has had one of the lowest uptake rates in Wales, meaning many older residents may not be receiving support they are entitled to.

Pension Credit can:

- Top up your weekly income
- Help you qualify for Council Tax Reduction
- Provide access to a free TV Licence (for eligible over-75s)
- Give access to Cold Weather Payments
- Help with NHS costs, including dental treatment and glasses

It's worth checking even if you have savings, own your home, receive another pension or have a small income

For advice and support, contact Citizens Advice Ceredigion ☎ 01239 621974 / 01970 612817 or contact Ceredigion County Council ☎ 01545 570881

To close:

Thank you for reading our Cost-of-Living Bulletin. We hope you found it helpful.

For more information on cost-of-living support, please visit the County Council website: [Cost of Living Support - Ceredigion County Council](#)

The next bulletin will come out on August 14th, 2026. We will focus on '**Support for Families & Parents.**'

If you would like to sign up to receive our monthly cost of living bulletin, please get in touch by emailing the address below.

Email: partnerships@ceredigion.gov.uk Telephone: 01545 570881

Let us know what you think of our e-bulletin by answering two questions: [Click here for the survey](#)