

# Beating the recession:

## helping your family through the tough times



There is no denying that times are tight for a lot of people. Household budgets across the country are being squeezed and families are under pressure. Parents are concerned about paying the bills and the risk of losing jobs, while children can pick up on the tense atmosphere at home.

Family life is tough enough without this added strain...

Here at Parentline Plus, we know how hard things can get sometimes, so we've put together this leaflet which suggests simple things that every family can do to make life a little bit easier.

And remember our highly trained team of parents are here 24/7 to offer you any support or advice on a range of issues.

Parentline Plus- because being a parent is the toughest job in the world.



# Family Finance

- Always open the post. You need to know which debts are most important. If you don't pay your mortgage or rent you can lose your home.
- If you fall behind with your mortgage, talk to your mortgage lender. If your lender knows that you are trying your best to stop the debt increasing, they might allow you more time to sort the problem out.
- If you are struggling with a mortgage or any housing problem contact Shelter's free housing advice line on **0808 800 4444**.
- Get support and advice from a debt counselling service like National Debtline (call free on **0808 808 4000**) to put you more in control.
- If you are struggling with other bills, such as gas and electricity, get in touch with your supplier to make voluntary arrangements. This could ease the pressure on you in the short-term.
- Are you claiming all the tax credits you are entitled to? Look on the Inland Revenue website at **<http://www.hmrc.gov.uk/taxcredits>** or call **0845 300 3900** for help.

## Other places that can help with financial worries

Citizens Advice helps people resolve their legal, money and other problems by providing free, independent and confidential advice in over 3000 locations in the UK.

Visit **[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)** or Yellow Pages to find your nearest office.

Turn2us is a charity that helps people access the money available to them through welfare benefits, grants and other help call them free on **0808 802 2000** or visit **[www.turn2us.org.uk](http://www.turn2us.org.uk)**



We know times are tough. Please don't be afraid to ask for help. Get in touch with Parentline Plus.

# Feeding the Family

- Set aside 10 minutes a week to plan the week's meals. Check your fridge, freezer and store cupboard and write a list, so you don't end up buying things you've already got.
- Cook meals from scratch where possible, rather than buying ready meals. It's cheaper – and better for you.
- Look down at the supermarket! Shelves at eye level often contain the more expensive items. Clearance or bargain offers may be on the bottom shelves, where you are less likely to look.
- Go to the supermarket after 4pm! They reduce their prices on food close to the sell by date around this time.
- Bulk buying from a cash-and-carry massively cuts your bills on everyday essentials. There's usually a small joining fee but this is more than paid for by the savings you make. Why not buy with friends and share the items?
- Use your leftovers. Sites like **[www.lovefoodhatewaste.com](http://www.lovefoodhatewaste.com)** contain clever ideas for making all sorts of leftovers into tasty meals. Simply type in the food you have and find a list of easy and quick recipes.
- Pop dinner leftovers into freezer-proof bags or containers and it's an instant meal for another day. When you cook, make a big batch so you can eat half and freeze half.



# Free Kids Fun

- Your time is more important to the kids than the money you spend on them. Simple, free activities like drawing or painting together, playing Lego or just getting outside to the park for a kick about go down well.
- Look on the internet for websites offering free downloadable craft and activity information.
- Your local library is a great source of information on activities for kids in your area. Look for free publications for parents packed with useful ideas for low-cost, often free, local events.
- Finding any spare cash to give children pocket money can be hard if things are tight. If you get the old 'such and such gets more money than me' line don't feel under

pressure. Every family does things differently and whilst talking to other parents may give you an idea of how much other children are getting, it doesn't mean you have to match it.

- Main libraries usually offer a children's reading area, free internet, reasonably priced DVD hire, and activities for different age groups at weekends and in school holidays.
- In the summer holidays, most local councils organise heavily subsidised or free sporting activities.
- Keep the cost of clothes down by shopping around for second hand items on ebay or [www.gumtree.com](http://www.gumtree.com). Both sites have low cost brownie, scout and school uniform basics.
- Check your local cinema for cut-price weekend screenings for children. Sometimes free craft activities are available before the film.

## Family in crisis?

Money pressures causing endless rows at home? Don't forget we're here to listen, help and offer emotional support. Call our free Parentline on **0808 800 2222** any time of the day or night. Or email us at [parentsupport@parentlineplus.org.uk](mailto:parentsupport@parentlineplus.org.uk) and we'll get back to you within three working days.



Parentline Plus is the leading charity providing support to parents. We can give you the support you need, on any issue, when you want it and in a way to suit you.

Parentline - **0808 800 2222**

Call Parentline free\* and speak to someone who knows just what you're going through – because they're a parent too. They'll help you feel more in control and show you ways to start enjoying family life again. Remember, you are one call away from taking the pressure off.



Email us at **parentsupport@parentlineplus.org.uk**

Don't want to talk? Email us and we'll provide a personal, confidential response within three working days.

### Visit our websites

Looking for information? Our websites offer topical, regularly updated information on all aspects of parenting, from new baby days to teens and beyond.

**[www.parentlineplus.org.uk](http://www.parentlineplus.org.uk)**

**[www.gotateenager.org.uk](http://www.gotateenager.org.uk)**

### Other services

One call isn't enough? You can get one-to-one local support, or be put in contact with other parents experiencing the same problem. Speak to our main helpline for more details.



Parentline Plus: 520 Highgate Studios, 53-79 Kentish Town, London, NW5 1TL. \*Parentline is free from landlines and most mobiles. This leaflet is supported by the Department of Children, Schools and Families.