**Cost of living crisis on the way – Citizens Advice warning**

Citizens Advice has issued press releases warning that inflationary factors leading to higher food prices and energy bills will cause hardship for many this year. Unavoidably we will be paying much more for essentials (rent or mortgage, food, telephone and broadband, household bills, Council Tax) by the middle of 2022.

However, much can be done to manage the expected debacle, and setting your own personal budget is a key step. Start preparing now, making a budget and seeing if you can maximise your income. Look closely and objectively at your financial figures – how much comes in every month, how much goes out, so that you have a clear picture of your situation. Take an average over a period of, say, six months, so that quarterly bills are taken into account. Decide what the priorities are and reduce your costs even on essentials if possible. Do remember that inflation will increase your outgoings.

There are various helpful resources which you can take advantage of. Citizens Advice can tell you about fuel vouchers, benefits or government grants and Covid support that might be available, as well as the Household Support Fund, administered by the local district councils of South Oxfordshire and Vale of White Horse at <https://www.southoxon.gov.uk> and <https://whitehorsedc.gov.uk> The Citizens Advice website at <https://www.citizensadvice.org.uk> has tips on how to reduce your living costs. You can also contact your energy suppliers and ask about affordable options to pay.

If you need more specific support or don’t feel able to manage your situation alone, call Citizens Advice for general advice on 0808 278 7907 or the debt helpline on 0800 240 4420.