



12<sup>th</sup> January 2022

**I keep seeing on the news that my bills could be going up soon. It's making me really worried, especially as I spent more on Christmas than I should have done. How can I get my spending habits back on track in 2022?**

A lot of people will be asking themselves this question right now. The good news is there are lots of things you can do to be more in control of your money and better prepared for the future.

Firstly, find out exactly what money you have coming in and going out each month. Be realistic about what you need for essentials like food and travel. Then you can set yourself a budget that you can stick to - take a look at the [budgeting tool](#) on the Citizens Advice website to help you do this.

If any of your bills do go up in the coming year, you can go back to our budgeting tool anytime to create a new plan and stay in control. Our website tips on [how to reduce your regular living costs](#) may be helpful if you find you have more money going out than coming in at any point.

You should also make sure you're getting all the income you're entitled to. Use the [income checker](#) on the Citizens Advice website to see if you could be getting more support, such as benefits or government grants. You can also use this to make sure you're being paid the right wage.

If you've been using credit cards, your overdraft or store cards for your spending, it's understandable if these debts are causing you worry. It's important to prioritise paying your rent or mortgage, plus energy bills and Council Tax first though. Not paying these has the most serious consequences. On the Citizens Advice website, we have advice about [which bills you need to prioritise](#) and [the support available for paying these and other bills](#).

Once you have planned how to pay your priority bills, the budgeting tool can help you plan how to repay credit cards, overdraft charges and store cards.

**Pat Coomber-Wood, Citizens Advice North Oxfordshire Chief Officer said:**

"We know so many people have money concerns at the moment. Everyone's circumstances are different, particularly when it comes to managing personal finances. If you need more specific support or don't feel able to manage your situation alone, please talk to us as soon as you can. You're not on your own"

Call **Citizens Advice debt helpline: 0800 240 4420** or contact your local Oxfordshire Citizens Advice on **[www.caox.org.uk](http://www.caox.org.uk)**

**Ends.**

**We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.**

- The four Citizens Advice West Oxfordshire, Oxford, North Oxfordshire and South Northamptonshire and South Oxfordshire and Vale of the White Horse all exist to provide free, confidential, independent advice in Oxfordshire and they are all members of Citizens Advice, the national charity
- For Citizens Advice general local free telephone advice, visit [www.caox.org.co.uk](http://www.caox.org.co.uk).
- Citizens Advice Freephone Adviceline 0800 144 8848 and Textphone: 0800 144 8884
- Citizens Advice in Oxfordshire are supported by more than 670 trained volunteers and 52 paid staff working across 14 advice centres. In the last year, we helped 27,000 people across Oxfordshire with 78,000 issues.
- Citizens Advice is made up of the national charity Citizens Advice; the network of independent local Citizens Advice charities across England and Wales; the Citizens Advice consumer service; and the Witness Service.
- Citizens Advice helped 2.7 million people face to face, over the phone, by email and web chat in 19-20. We had 3.5 million visits to our national website. For full service statistics see Citizens Advice monthly publication [Advice Trends](#).