

Money Wellness launches free interactive tool to help households prepare for April bill increases

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Households will see essential bills rise on average by around £660 a year from 1 April.

To help with budgeting, [Money Wellness](#), one of the country's largest debt and money advisory services, is launching a free interactive [Household Bills Calculator](#) so people can find out how much extra they're likely to be paying.

Users input their current household expenses to receive a personalised forecast showing price increases for energy, council tax, water, broadband and mobile phone, food, TV licence and car tax.

The tool aims to help people prepare for the price hikes by providing clear and tailored insights.

It's free to use and can be found on the Money Wellness website here: <https://www.moneywellness.com/cost-of-living-calculator>

Sebrina McCullough, external director at Money Wellness, said: "With multiple household costs rising, having access to simple, practical financial tools is more important than ever.

"Our new interactive calculator makes it easy for people to understand exactly how these increases will affect their budget, allowing them to take proactive steps to stay on top of their finances."

The launch comes when millions of UK households are already struggling with high energy bills, increasing food prices and mounting financial stress. Money Wellness is committed to providing accessible and practical support, ensuring people have the information they need to make informed decisions about their money.

The energy price cap will go up by 6.4% from next month, costing an average household that isn't on a fixed-rate tariff £111 more a year. This will increase the total bill for a typical household on a variable-rate tariff to around £1,849 – 9.4% higher than this time last year. Around 26 million households will be affected.

Water bills will rise by 36%, increasing the average annual bill by £123. Further, smaller price rises are due over the next five years.

Most council will increase their bills by 4.99% - the maximum allowed - with just a handful choosing to freeze or opt for smaller rises. Six councils - Bradford, Newham, Windsor and Maidenhead, Birmingham, Somerset and Trafford - have been granted permission to raise their bills by up to 10% because they need additional resources to keep "basic services running".

Broadband and mobile mid-contract price hikes differ from provider to provider. Some providers, such as BT, EE and Plusnet, have already implemented increases, but the majority of price rises will kick in on 1 April. On average, the bills of longstanding broadband and mobile customers will rise by 6.4%, a figure calculated by adding 3.9% to the CPI rate of inflation (2.5%). Those who signed broadband and mobile contracts more recently will likely see a fixed annual increase of £3-£3.50 per month instead.

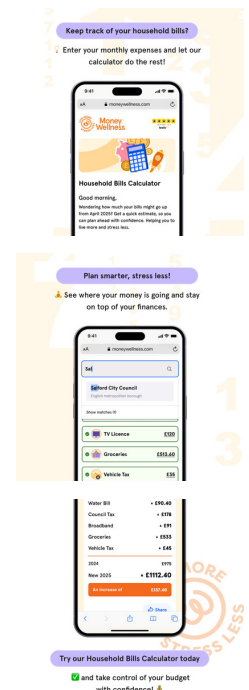
TV licences will increase by £5 to £174.50 a year, while car tax is going up by £30 a year on average. Exactly how much will depend on your vehicle.

Food inflation was at 2% in January but with average prices having more than doubled in the past three years, the weekly food shop continues to be a significant burden on many households. Experts are predicting food inflation of 3.4% in 2025.

These combined increases look set to cost households an extra £660 on average over the next 12 months.

McCullough adds: "These rises will be a real concern for millions of families already struggling, placing significant strain on household budgets. It's important those in financial difficulty are aware there's

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support available. We can help with creating a budget, finding a suitable debt solution, accessing grants, social tariffs and support schemes, and making sure people are claiming all the financial assistance they're entitled to."

Money Wellness has also launched a report on the impact that rising bills have had on low-income families in recent years. You can read the report here [The impact of rising bills on low-income households - 1](#)

ENDS

NOTES TO EDITORS

Please link to the free interactive Household Bill Tool here:

<https://www.moneywellness.com/cost-of-living-calculator>

£660 based on 250,000 stress testing calculations

For more information or to arrange an interview with a Money Wellness spokesperson, please contact:

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Money Wellness can arrange customer interviews for journalists to highlight better the pressures households face and provide supporting data on request.

ABOUT MONEY WELLNESS

The Money and Pensions Service (MaPS) commissions Money Wellness to provide free debt advice. It is also one of two commissioned debt relief order (DRO) hubs alongside Citizens Advice. Last year, Money Wellness supported over 330,000 people with £4.3bn worth of debt.

It also undertook nearly 21,000 benefit assessments, finding an extra £45m worth of entitlement for financially challenged customers, achieving an average increase of over £250 a month (£3,000 a year).

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