

Water Conservation tips

- a) Install low water-use fixtures.
- b) Repair leaks quickly.
- c) Use a bucket, not a hose, to wash cars.
- d) Take quick showers, not full baths.
- e) Minimize lawn and garden watering.
- f) Wash full laundry loads or set the washer to appropriate load size.

For more water conservation tips visit www.gov.bm > Public Works > Water Conservation

Water Fact:

More than 30% of water used in the typical house is for flushing

8. LEGAL COUNSELLING

- a) The Youth Centre offers 15 minutes of legal advice free on Thursdays. Phone: 292-1343
- b) Legal Aid is available for those persons who qualify in the areas of criminal, civil and family law. Phone: 297-7617

9. FAMILY ENTERTAINMENT & LEISURE TIME

Try new opportunities and look for free or low cost options such as:

- a) Enjoy outings with family and friends.
- b) Take walks on railway trails, swim or cycle, rather than gym memberships.
- c) Explore beaches & Nature Reserves.
- d) Attend free concerts in the parks.
- e) Rent a movie with friends and family.
- f) Host a pot luck lunch or dinner.
- g) Plan a "no spend" weekend: make do with what you have and try not to pull out your wallet or credit cards.
- h) Enjoy a Bermuda vacation and save on travel costs, dining out, etc; visit our local attractions.

10. COUNSELLING

- a) If you are recently unemployed and your former employer subscribed to the Employee Assistance Programme Bermuda (EAP) you are eligible for up to 4 counselling sessions. Phone: 292-9000 www.eap.bm
- b) The Family Centre provides services to families with a child 4-14yrs; triage service to address an immediate crisis and determine appropriate next steps; and a "Family Connect" service on Wednesday evenings to help match individual needs with resources. Phone: 232-1116 www.tfc.bm
- c) Bermuda Youth Counselling Services (BYCS) is committed to providing confidential counselling related to social, emotional, behavioural, and substance use issues for young people ages 13-24 and their families. BYCS' Family Treatment System provides family assessments and high risk intervention for gang related situations. Phone: 294-9360 www.gov.bm
- d) The Department of Child and Family Services provides a variety of family services including: Child Protection, Residential Care, Day Care, and Bermuda Youth Counselling Services to those who qualify. Phone: 296-7575 www.gov.bm
- e) The Child and Adolescent Services programme offers interdisciplinary assessment and treatment of child, adolescents Phone: 236-3770 x 1781
- f) The Women's Resource Centre provides education, counselling and advocacy related to the support and empowerment of women. Phone: 295 3882 Hotline: 295 7273 www.wrcbermuda.com
- g) Mirrors offers a Drop-In service to families and youth during normal work hours 9 am – 5pm. Students and families have the opportunity to meet briefly with a coach to summarize their current concerns and find out more about the resources in the community. Phone: 294-9291 www.gov.bm

Many of the sources listed include a website address.

For access to a computer and internet service, visit the Bermuda National Library
13 Queen St., Hamilton HM 11
Phone: 295-3104
www.bnl.bm

Remember, it is important to balance family time, exercise, work, etc. in our busy schedules. Allowing time for each component every week takes commitment and the rewards are worth the effort.

For more information on Sustainable Development go to:
www.sdbermuda.bm

We invite suggestions, questions and additions.
Please email sdd@gov.bm



Sustain Bermuda



GOVERNMENT OF BERMUDA
Ministry of Environment, Planning and Infrastructure
The Sustainable Development Department

TIPS FOR TOUGH TIMES ECONOMIC TOOLKIT

Compiled by the
Sustainable Development Roundtable



This **Economic Toolkit** has been developed by the **Sustainable Development Roundtable** and its purpose is to assist individuals and families who are facing financial challenges. It is designed as a tool to identify a wide range of helpful resources and service providers and it also suggests ways we can move toward a lower cash lifestyle. This tool is intended to help support those who are unemployed and underemployed. The tool is built around ten areas and the SDRT believes that all families can benefit from some of the tools.

1. FINANCES

MONEY, BUDGETING, SAVING

- Develop a realistic budget and stick to it.
- Seek advice from your bank on managing your money.
- Put aside emergency funds, no matter how minimal.
- Spend only within your limits.
- Use only one credit card and for emergencies only. Avoid credit card cash advances to cover everyday expenses.
- Entertain at home.
- Consider removing cable and cell phone products/packages.
- Ask yourself, "Do I need a landline and a cell phone?"
- Plan to do your own household maintenance such as lawn and painting.
- "Eat out" rarely or not at all and cook more at home.
- Talk to your bank immediately if your economic situation changes.
- For assessment of financial needs present at the Department of Financial Assistance, 43 Church Street, during Pre-Screen hours of Monday – Friday 10-noon and 2-4 pm.
www.gov.bm > Youth, Families, & Sports > Financial Assistance

2. EMPLOYMENT

- Consider training or re-training for another job.
- Enhance your job preparedness (interviewing skills, work ethics, resumé, etc.).
- The Department of Labour and Training provide a comprehensive range of free employment assistance and career guidance services to help job seekers.
Phone: 297-7714 www.gov.bm > Economy, Trade & Industry > Labour, Training and Employment Services

- Bermuda College offers a number of degrees and certificates, the College for Working Adults (CWA) and the Division of Professional & Career Education Phone: 236-9000 www.bercol.bm
- The National Training Board offers technical and vocational training Phone: 292-3700 www.ntb.bm
- Contact your Trade Union for information on other programmes, re-training, services to members, help with employment, etc.
- For persons who have not yet earned a high school diploma, consider enrolling in the Adult General Education Diploma (GED) programme. Phone: 292-5809 or Bermuda Conference of Seventh-Day Adventists Phone: 292-4110

3. ACCOMMODATIONS

RENT SUPPORT, MORTGAGE RESTRUCTURING

- If you hold a mortgage, talk to the loan institution immediately.
- Explore your options for interest only payments, renting, a grace period for non-payment, and refinancing.
- If you are renting a home, talk to the landlord and see if you can renegotiate and maybe perform some cost-saving maintenance in lieu.
- Bermuda Housing Corporation promotes adequate and affordable housing. Phone: 295-8623

4. HEALTH CARE COVERAGE

- If you are recently unemployed, consult your insurance provider to determine when your existing coverage expires.
- HIP insurance provides standard benefits and supplemental benefits to those above school leaving age.
- FutureCare is health care coverage for those persons over the age of 65.
- For HIP and FutureCare contact the Health Insurance Department: Phone: 295-9210 www.hip.gov.bm.

- Private insurance is another option with one of the four private insurance agencies in Bermuda.

BF&M Insurance Building Phone: 295-5566 www.bfm.bm	Colonial Group International Phone: 293 2444 www.cgigroup.bm
Freisenbruch-Meyer Group Phone: 296-3600 www.fmggroup.bm	The Argus Group Phone 298-0888 www.argus.bm

- The Department of Health provides a variety of public health programmes and services to residents, including health services to children up to 17 years, blood pressure clinics, Community based services for Communicable Diseases, Community Rehabilitation, Maternal Health and Family Planning, Seniors' Health & Wellness Clinics, and promotion of the dental health of Bermuda's children.
Phone: 278-4921 www.health.gov.bm > Health > Department of Health > Programmes and Services
- For dates and times specific services are offered, contact the following Health Centres:

Hamilton Health Centre Phone: 278-4900	Somerset Health Centre Phone: 234-0239	St. George's Health Centre Phone: 297-1932
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- Government Hospital Subsidy covers standard hospital benefits for children, the indigent and seniors.

5. FOOD

BULK BUYING, WISE SHOPPING, GARDENING

- Purchase in bulk with friends and family.
- Prepare your shopping list around specific meals and stick to it.
- Don't buy on impulse and don't shop when you are hungry.
- Try your hand at box gardening, community gardening, back yard gardening.
- Cook at home inexpensively; become creative with meals.

- Community Food Banks/Vouchers can be obtained from the following:

Anglican Church Phone: 292-5069	St. John's Church Phone: 292-0299
Roman Catholic Church St. Vincent De-Paul Society (call and leave a message) Phone: 732-2315	Salvation Army Phone: 292-2586 or 296-2511 x59

- Additionally, many churches offer community meals; check with those nearest you for dates and times or contact the Eliza Dolittle Society.
Phone: 333-4483 www.elizadolittle.bm

6. TRANSPORTATION

PLANNING TRIPS, PUBLIC TRANSPORTATION

- Plan your trips – make several stops with one trip.
- Use public transportation.
For bus schedules visit www.gov.bm > Transport > bus
For ferry schedules visit www.seaexpress.bm

7. UTILITIES

ELECTRICITY, WATER

- Energy Conservation tips
- Use fans and natural cooling instead of AC.
 - Set electric heaters no warmer than necessary, heat as few rooms as possible, and block drafts.
 - Use a clothes line instead of a dryer.
 - Install timers on hot water heaters.
 - Replace incandescent light bulbs with CFL or LED light bulbs.
For more energy conservation tips visit www.gov.bm > Environment, Planning & Infrastructure Strategy > Department of Energy > Energy Efficiency
- Energy Fact
Heating, ventilation and air conditioning typically accounts for 40-50% of your yearly electricity consumption.