

Your guide to Financial Wellbeing



Financial Wellbeing

With the rising cost of living, making your money go further is becoming an increasing challenge, with some of us finding it harder than ever to cover the costs of energy bills, childcare, petrol, and the weekly shop.

When you're facing money worries, it can feel overwhelming, taking a toll on your physical and mental health.

But you're not alone. We're here to help.

Here you'll find practical advice to help you manage your finances with more confidence, with access to the right support when you need it.

In this booklet you will find information on:

Getting help with childcare costs	2
Getting help with travelling to work	2
Getting help with feeding your family	4
Getting help with grants	7
Getting help with your finances	9
Talking about stress relating to your finances	12
Helping you find NHS Staff Deals and Discounts	13

Cost of Living Help

Getting help with childcare costs

Tax free childcare

Tax Free Childcare is a government scheme offering up to £2,000 a year per child (the government will pay £2 for every £8 you pay in up to the £2K limit) to help with the costs of childcare. The money can go towards a whole range of regulated childcare, whether nurseries, child minders, after-school clubs or holiday clubs.

Find out more, check your childcare calculations, and how to apply on the Childcare Choices website: <https://www.childcarechoices.gov.uk/>

Healthcare Workers Foundation

The Healthcare Workers Foundation provide financial support for child-care related costs through grants of up to a total of £1,000 annually. Use your NHS email to register for a free account and find out more about childcare grants here: <https://healthcareworkersfoundation.org/healthchain/login>

Getting help with travelling to work

From fuel costs and insurance to repairs and maintenance, running a car can be very expensive. If you're struggling to keep up with car related costs here is some information that may help.

Fuel prices

Fuel price comparison sites

You can find the cheapest petrol and diesel prices nearest to you on the following websites:

www.confused.com

www.petrolprices.com

www.gocompare.com

Costco Membership

Costco Haydock offers membership to NHS staff (there is an annual fee) with the option to have an additional free family member card. The card gives you access to cheaper fuel at their own petrol station. Visit the website for membership details: <https://www.costco.co.uk/membership>

MOTs

If your car is in need of an MOT, you will find a useful guide to cheaper MOTs here: <https://www.moneysavingexpert.com/travel/cheap-mot/>

Cycle to work scheme

STHK has a cycle to work scheme with Vivup:
<https://www.vivupbenefits.co.uk/>

The cycle to work scheme enables you to enjoy tax free bikes and accessories for your commute to work, helping you to save around 30% on the latest cycling equipment.

Register via the website to find out more: <https://www.vivupbenefits.co.uk/>

Public transport options

For travel between our Whiston and St Helens sites there is a free shuttle bus in operation several times a day, Monday to Friday. See the STHK staff intranet for timetables.

Getting help with feeding your family

Company Shop - St Helens

Company Shop offers surplus products from well-known brands at massively discounted prices, helping stretched budgets go further.

As a member of Team STHK, you can apply for a free membership card.

Location and opening times for the St Helens Company Shop:

Lancots Lane, Sutton Fold, St. Helens, WA9 3EX

Tel: 01744 751007

Mon - Fri - 8:00am - 8:00pm

Saturday - 8:00am - 6:00pm

Sunday - 10:00am - 4:00pm

Membership is free to NHS employees, volunteers, pension recipients of the NHS, emergency services staff, prison service staff, and the British Armed Forces.

Visit the website to apply for a membership: www.companyshopgroup.co.uk

Please note, it may take up to 7 days to process your application. Company Shop will need to see either your most recent wage slip or your ID card, as well as proof of name and address (e.g. utility bill or bank statement) when you collect your membership card.

Costco

Costco Haydock offers membership to NHS staff (there is an annual fee) with option to have an additional free family member card. The card gives you access to bulk buy food and household items as well as cheaper fuel at their own petrol station. Visit: www.costco.co.uk/membership

Free kids' meals

Asda Café

Every week, Monday - Friday from 4pm, kids under the age of 16 eat for FREE when you spend £4 in their cafe!

Free kids' meals

Morrisons

Morrisons have FREE kids' meals from 3pm on weekdays when an adult spends £4.50 in their restaurant.

Dunelm Café

Kids eat free when adults spend £4 in Dunelm's Pausa Cafes.

Beefeater Grill Restaurant

Until 10.30am every day, if you buy yourself a Premier Inn Breakfast (£9.95) from a Beefeater Grill Restaurant, up to two under-16s eat for FREE!

Brewers Fayre

Kids eat breakfast for FREE any day of the week until 10.30am if you purchase breakfast (£9.50) at one of their restaurants.

Too Good to Go

The Too Good to Go app helps to reduce food waste and save you money at the same time by buying 'end of the day' food from local cafés, bakeries and restaurants which have leftover, and lets you buy it at a discounted rate.

You can buy a 'magic bag' of food via the app, which costs between £2 and £4, and Too Good to Go says the food will be worth at least three times as much as if you'd bought it at full price.

Once you've selected the store you want to rescue food from, you pay via the app. Then simply visit the location during the set collection time to pick up your bag (you'll need to check this on the app, as the collection time varies from place to place).

Simply download the app for free from Apple's iOS app store the Google Play Store. You'll need to create a free account or log in via Facebook to browse restaurants near you.

Cooking on a Bootstrap

Jack Monroe's Cooking on a Bootstrap website is filled with ideas and recipes for making the most out of the cheapest ingredients and discounted items in the shops.

Visit: <https://cookingonabootstrap.com/>

Local foodbanks

If you're finding it hard to pay for food and basics, local Foodbanks can provide emergency supplies.

To access support from a Foodbank, you will need to be referred for a Foodbank voucher by an agency like Citizens Advice, Housing Support, children's centres, and social services.

You can contact your nearest foodbank, who will advise on the best agency to refer you.

Knowsley Foodbank: <https://knowsley.foodbank.org.uk/>
or telephone 0151 482 6089

St Helens Foodbank: <https://sthelens.foodbank.org.uk/>
or telephone 01744 26414

Widnes Foodbank: <https://widnesfoodbank.org.uk/>
or telephone 0151 422 0031

Warrington Foodbank: <https://warrington.foodbank.org.uk/>
or telephone 07583080521

Manchester Central Foodbank:
<https://manchestercentral.foodbank.org.uk/>
or telephone 07928412339

North Liverpool Foodbank: <https://northliverpool.foodbank.org.uk/>
or telephone 0151 226 3406

Getting help with grants

Many organisations and charities provide access to financial support for healthcare staff through grant funding.

Here are just some of the organisations you can apply for grant funding with:

UNISON

Unison offers a one-off grant of £250 to help with essential expenses, urgent repairs, disability equipment and adaptations, utility bills and funeral costs.

To be eligible to apply for financial assistance, you must have been a member of UNISON for at least four weeks and up to date with your subscriptions.

Get help from UNISON here: <https://www.unison.org.uk/get-help/> or telephone 0800 0 857 857

Royal College of Nursing

The RCN offers benefits and debt advice as well as RCN Foundation Benevolent Service hardship grants for nurses, midwives, and healthcare support workers, who are finding it hard to make ends meet. Check whether you're eligible for hardship grant funding here:

<https://rcnfoundation.rcn.org.uk/Apply-For-Funding/Hardship-grants>

or speak to an advisor:

RCN Members: telephone 0345 772 6100

Not an RCN Member: telephone 0345 772 6200 (Lines are open 8:30am - 8:30pm, seven days a week)

The Healthcare Workers Foundation

Healthcare Workers' Foundation has opened it's 'childcare grant' service. The maximum award is £1,000 for increased childcare costs due to the pandemic. All NHS workers are eligible. You will be required to submit NHS ID and evidence of pre-and-post pandemic costs, so please have this ready.

<https://healthcareworkersfoundation.org/grants-and-financial-assistance/>

The Care Workers' Charity

The Care Workers' Charity offers grants to care workers, including:

Crisis grants up to £500. Check your eligibility here:

<https://www.thecareworkerscharity.org.uk/crisis-grant/>

COVID-19 Emergency fund grants. Check your eligibility here:

<https://www.thecareworkerscharity.org.uk/covid-19-emergency-fund-general/>

Funeral grants up to £2,000. Check your eligibility here:

<https://www.thecareworkerscharity.org.uk/crisis-funeral-grants/>

Get help from the Care Worker's Charity here:

<https://www.thecareworkerscharity.org.uk/get-help/>

CSIS Charity Fund

CSIS Charity Fund assists serving, retired and former civil and public servants, as well as widows and widowers of deceased CSIS policyholders.

You can ask about your eligibility for a grant here:

<https://www.csischarityfund.org/apply-others.htm> or telephone
07483342889

Turn2us

Turn2us provide access to welfare benefits, charitable grants, and other financial help.

Search the grants database to look for grants you may be able to apply for:

<https://grants-search.turn2us.org.uk/>

Getting help with your finances

If you need somewhere to turn to help you get your finances in order, there are lots of organisations and advisory services out there to help you get started.

Vita Health Group Employee Assistance Programme

Vita Health Group money advisory service offers a range of calculators to help you work out manage your pension and debt, as well as helping you to plan for things like having a baby, buying a house, or taking out a loan.

They also have guides to ensure you're receiving the right benefits and financial support to help with debt, taxes, and long-term care arrangements.

Speak to an advisor for free and confidential information and advice:

Freephone from UK landline: 0800 111 6387

For Management Support: 0800 111 6385

Visit: <https://www.my-eap.com/>
(Enter access code: STHKWELL)

Financial advice in St Helens

St Helens Third Sector Consortium

St Helens Citizens Advice and St Helens Council give access to information and advice around benefits, accessing care and support, homelessness, and housing issues. To speak to someone FREE and in confidence, telephone 01744 758 034 or visit www.informationsthelens.org.uk

Financial advice in Knowsley

Knowsley Borough Council

Call the Knowsley Borough council's dedicated Financial Advice Line. Tel: 0151 443 3300 to find out more about free sources of money and debt advice, and credit unions.

The MoneyHelper Service

MoneyHelper offer support to help you manage your finances at home. You can contact the national MoneyHelper support team via:

- a dedicated free NHS staff telephone support line. Telephone 0800 448 0826, Monday to Friday, 8am to 6pm.
- WhatsApp. Add +44 07701 342 744 to your WhatsApp to message them about advice on debt, credit, and pensions.
- Webchat. Chat to one of the Money Advice Service team via their online portal:
<https://webchat.moneyadviceservice.org.uk/newchat/chat.aspx?domain=people.nhs.uk>

MoneyHelper also have a range of tools and resources you can use to help with things like budget planning, debt advice, benefits, and help with scams.

Money Saving Expert

Money Saving Expert Martin Lewis shares his Money Tips and the latest financial advice, including cost of living crisis help at:

<https://www.moneysavingexpert.com/>

Citizens Advice Bureau

Free debt advice and help: <https://www.citizensadvice.org.uk/>

Stepchange debt charity

Free debt advice and help: <https://www.stepchange.org/> or telephone 0800 138 11 11

Cavell Nurses' Trust

Support for UK nurses, midwives and healthcare assistants, both working and retired, when they're suffering personal or financial hardship often due to illness, disability, older age and domestic abuse. www.cavellnursestrust.org or telephone 01527 595 999

The Ambulance Staff Charity (TASC)

Leading UK charity providing support to all present and past ambulance staff and their families in time of need, both in the NHS and independent sector
www.theasc.org.uk or telephone 02477 987 922

Turn2us

Support to access welfare benefits, charitable grants and other financial help. Their website includes a benefits calculator, grants search database, information on welfare benefits, charitable grants and managing money
www.turn2us.org.uk

Social Workers Benevolent Fund (SWBT)

A small charity offering one-off, limited financial help to social workers – including retired social workers – and their dependents in times of hardship
www.swbt.org or telephone 07593819562

Getting help with pet health care costs

It can be stressful when your pet is unwell and if you're also worried about money this can make the situation feel worse. The longer your pet is unwell the worse their illness can become. Seeking advice quickly will likely reduce costs overall and be best for your pet's health.

The RSPCA have produced guidance on how to manage the costs and what you can do to keep them down here:

<https://www.rspca.org.uk/whatwedo/care/financial>

Talking about stress relating to your finances

Have a Wellbeing Conversation

If you're struggling to make ends meet, please do not suffer in silence. There are many people in the Trust who will listen to your concerns.

Ask your line manager or a colleague for a confidential 'Wellbeing Conversation', an informal chat about how you're feeling.

You can find out more about Wellbeing Conversations on the STHK staff intranet.

Speak to a member of the Wellbeing Hub Team

If you'd like to talk to someone at the Wellbeing Hub about your money worries, you can self-refer to the service using the psychological wellbeing referral form which is available via the Wellbeing Hub on the staff intranet.

Alternatively, you can telephone 0151 430 1985 (Mon-Fri 8:45am – 16:15pm) or email hwwb.admin@sthk.nhs.uk

Helping you find NHS Staff Deals and Discounts

There are a range of discounts available to NHS staff, whether it's at restaurants, cinemas, clothes shops or toy shops, you can often find there are offers available at both local shops and national chains.

NHS staff can sign up with the below providers to access the discounts:

NHS Discounts & Healthcare Staff Benefits:

<https://healthservicediscounts.com/>

Blue Light Card: https://www.bluelightcard.co.uk/about_blue_light_card.php

NHS Discount Offers: <https://www.nhsdiscountoffers.co.uk/>

Health Staff Discounts: <https://www.healthstaffdiscounts.co.uk/>

Notes



Published 10th May 2022
Version 2

This leaflet can be made available in alternative languages/formats on request, please contact the Communications Team via email: communications@sthk.nhs.uk