The Wellbeing Hub
Working Well | Living Better

NHS
Mersey and West Lancashire Teaching Hospitals
NHS Trust

LEAD EMPLOYER...

Your guide to financial wellbeing

2026

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:

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Cost of Living Help

Getting help with childcare costs

Tax free childcare

Tax-Free Childcare is a government scheme to help working parents with the cost of childcare. For every £8 you pay in, the government adds £2, up to £2,000 per child per year (£4,000 for disabled children). The money can be used with registered providers, including nurseries, childminders and after-school clubs.

You can find out more, check your eligibility and apply on the Childcare Choices website: www.childcarechoices.gov.uk

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:

- Confused.com
- Petrolprices.com
- Gocompare.com

Costco Membership

Costco 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: www.costco.co.uk

MOTs

If your car is in need of an MOT, you will find a useful guide to cheaper MOTs here: www.moneysavingexpert.com

Cycle to Work Scheme

We offer a salary sacrifice Cycle to Work Scheme through Vivup, helping to save money on bicycles and cycling equipment while supporting healthier and more sustainable travel.

The scheme provides an allowance of up to £3,000 towards bicycles and eligible cycling equipment.

To find out more vist: salary-sacrifice-scheme

Free kids' meals

Morrisons

Kids under 16 eat free at Morrisons Cafés when an adult buys a main meal costing £5 or more from the Breakfasts or Classics menu. The offer runs all day, every day. www.morrisons.com

Tesco Café

Kids can enjoy a free meal with any adult purchase in The Café when dining in from Monday to Sunday. www.tesco.com

Asda Café

Kids eat for £1: no qualifying purchase needed. One meal per child under the age of 16. www.asda.com

Dunelm Café

For every £4 an adult spends in Dunelm's Pausa Cafés, kids can have a free mini main, two snacks and a drink. www.dunelm.com

Too Good to Go

The Too Good to Go app helps to reduce food waste and save you money by letting you buy end-of-the-day food from local cafés, bakeries and restaurants at a discounted rate. www.toogoodtogo.com

Download the free Too Good To Go app, browse participating local businesses, and purchase a Surprise Bag online for about a third to half of its original retail value.

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: cooking on a boot strap

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 Trussell, Citizens Advice and local authorities.

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 call **0800 111 6387** or for Management Support call **0800 111 6385**

Visit: www.my-eap.com

(Enter access code: **STHKWELL**)

The MoneyHelper Service

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

- A dedicated free NHS staff telephone support line. Call **0800 448 0826**, Monday to Friday, 8am to 6pm.
- WhatsApp - add **07701342744** to your WhatsApp to message them about advice on debt, credit, and pensions.

Money Helper 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: www.moneysavingexpert.com

Citizens Advice Bureau

Free debt advice and help: www.citizensadvice.org.uk

Step change debt charity

Free debt advice and help: https://www.stepchange.org or call **0800 138 11 11**

Talking about stress relating to your finances

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 wellbeing referral form which is available via the Lead Employer Wellbeing Hub.

Alternatively, you can cal **0151 430 1985**

(Mon-Fri 8:45am – 16:15pm)

or email HWWB.Admin@merseywestlancs.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**: healthservicediscounts.com
- **Blue Light Card**: www.bluelightcard.co.uk
- **NHS Discount Offers**: www.nhsdiscountoffers.co.uk
- **Health Staff Discounts**: www.healthstaffdiscounts.co.uk
- **Fleet home electronics:** www.fleethomeelectronics.co.uk

Notes

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