

# Supporting our Workforce

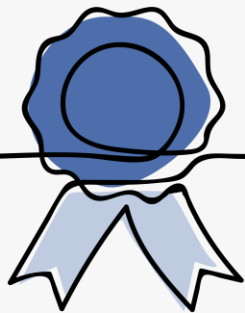
## Financial Wellbeing

East of England

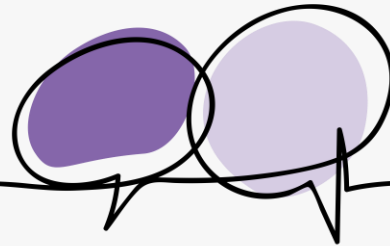
Last updated: 24.10.22



We are **compassionate** and **inclusive**



We are **recognised** and **rewarded**



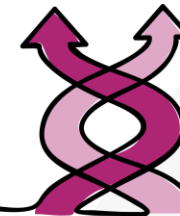
We each have **a voice that counts**



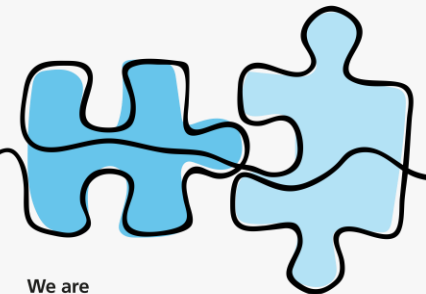
We are **safe** and **healthy**



We are **always learning**



We work **flexibly**



We are **a team**

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We all have financial wellbeing and currently the cost of living in the UK is soaring, putting increasing pressures on us all. We know that poor financial wellbeing is linked with higher levels of stress, anxiety and depression. It is therefore of upmost importance that we support our workforce through these challenging times. We encourage you, no matter your position, to engage in this information pack on financial wellbeing support and identify opportunities of support for you, your colleagues and your families this winter.

**Nicole Crouch**

**Health & Wellbeing Manager**

**NHS England (East of England)**



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# Financial Wellbeing

NHS Dedicated Financial Wellbeing Support

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# Financial Wellbeing Support

## The MoneyHelper Service

The MoneyHelper Service aims to improve peoples financial wellbeing across the UK through free and independent support.



NHS Telephone Support Line

**0800 448 0826**

(Mon-Fri, 8am-6pm)

WhatsApp

**07701 342 744**

Webchat

Chat to one of the MoneyHelper Service team via their [online portal](#).

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# Financial Wellbeing Support

## The MoneyHelper Service



- **Budget Planner Tool**: This free Budget Planner puts you in control of your household spending and analyses your results to help you take control of your money.
- **Couch to Financial Fitness**: Would you like to feel more in control of your finances? Try this free and flexible ten-week plan to help you build your confidence in managing your money. Develop core saving muscles, and create better habits for a long-term cash secure future.
- **Debt Advice Locator Tool**: It can be hard to know where to turn if you're struggling with debt, but with lots of free national and local advice services available across the UK, you can use this tool to find help in a way that's best for you.
- **Debt and borrowing**: For taking control of debt, getting free debt advice, and how to borrow affordably.
- **Benefits**: Find out what benefits you're entitled to and learn about Universal Credit.
- **Budgeting and managing your money**: Advice on running a bank account, planning your finances, and cutting costs.
- **Work and redundancy**: Advice on understanding your employment rights, what in-work benefits you might be entitled to and how to handle redundancy.
- **Family and care**: Big money decisions often need to be made when looking after family members and partners, expecting a baby, or dealing with problems like illness, divorce or bereavement. MoneyHelper has easy-to-understand guides to help you.
- **Help with scams**: Advice for spotting, avoiding and recovering from scams

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# Financial Wellbeing

Helping Money to Reach Further

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# Financial Wellbeing Support

## Cost of Living Crisis

The 'cost of living crisis' refers to the fall in 'real' disposable incomes (that is, adjusted for inflation and after taxes and benefits) that the UK has experienced since late 2021. It is being caused predominantly by high inflation outstripping wage and benefit increases and has been further exacerbated by recent tax increases.

For further information – [Institute for Government: Cost of Living Crisis](#)

On a daily basis you may notice the increase on the cost of fuel or a weekly food shop, but over the next few slides you will find opportunities to make savings and cut essential costs.

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# Financial Wellbeing Support

## Helping Money to Reach Further – National Discounts



[Blue Light Card](#): provides a range of discounts online and in store for NHS, emergency services, social care sector and armed forces colleagues who purchase a Blue Light Card.



[Health Service Discounts](#): offers discounts, vouchers and cashback for NHS and healthcare workers. You can join for free on their website.



HM Government

[Help for Households](#): find out what offers are available from businesses to help with the cost of living.

[Cost of Living Support](#): find out what support is available to help with the cost of living.

**NHSDiscountOffers**

[NHS Discount Offers](#): helping NHS Staff and Healthcare Professionals Save Money.

**MSE**

Money Saving Expert: the [website](#) provides a range of financial advice, with a dedicated [cost of living help section](#). Their [Cost of living help guide](#) provides over 90 ways you can save money.

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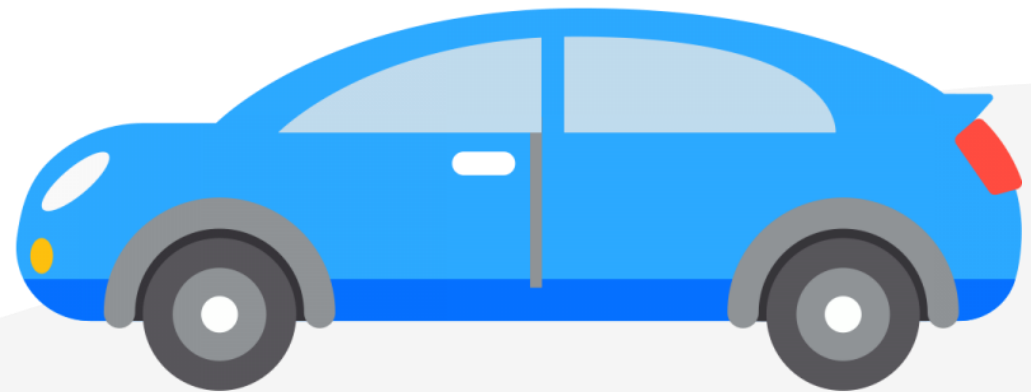
# Financial Wellbeing Support

## Helping Money to Reach Further – Travel

- [Help for Households](#): find out what help is available for transport costs.
- [NHS Fleet Solutions](#): offer a salary sacrifice lease car scheme.
- [Esso Fuel Card](#): access to discounted fuel at over 1,200 Esso fuel stations across the UK.
- Petrol Price Comparison:
  - [PetrolPrices app](#)
  - [Confused.com petrol prices finder](#)
  - [GoCompare petrol and diesel prices finder](#)

## Travel Tips

- [RAC: 30 Quick Money-Saving Tips](#)
- [Money Saving Expert: Cheap MOTs](#)



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# Financial Wellbeing Support

## Helping Money to Reach Further – Grocery Shopping



Lidl: the [Lidl Plus app](#) gives shoppers access to weekly discount coupons, exclusive discounts and prizes, including 30% off in store bakery items on Monday to Saturday (excluding bank holidays) from 7pm until closing time.



Asda: offering 10% discount in store for Blue Light card holders. The [Asda Rewards app](#) also enables customers to build up a 'cashpot' to spend in Asda stores or online.



Morrisons: the [My Morrisons app](#) provides personalised offers on items you buy frequently. NHS colleagues can also join the NHS Club via the app for access to exclusive offers.



Sainsbury's: the [Nectar scheme](#) enables shoppers to earn one Nectar point for every £1 qualifying spend in store, online or on fuel.



Tesco: [Tesco Clubcard](#) members can collect one point for every £1 spent in store and online, and one point for every £2 spent on fuel.



Waitrose: the [My Waitrose scheme](#) provides members with freebies and personalised offers.

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# Financial Wellbeing Support

## Helping Money to Reach Further – Utilities

- [Help for Households](#): find out what help is available for your energy bills.
- [Find Ways to Save Energy in Your Home](#): recommendations for home improvements that could make your property cheaper to heat and keep warm.
- [Utility Warehouse](#): bundle together your energy, broadband, mobile and insurance into one bill, saving you time and money to spend on the things that really matter.

## Advice and guidance

- Citizens Advice: their website has a page dedicated to [getting help with bills](#), with specific pages for [energy bills](#) and [water bills](#).
- Money Saving Expert: the website has a guide on [what to do if you're struggling to pay your energy bills](#).
- Energy Saving Trust: provides [energy advice for your home](#) which could help you lower your bills.
- Ask Bill: the website has pages dedicated to support with [water](#) and [energy](#).

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# Financial Wellbeing Support

## Helping Money to Reach Further – Household

- [Help for Households](#): find out what family support you may be able to get.
- [Government Supported Childcare](#): check if you're able to get 30 hours free childcare.
- [Childcare Choices](#): Government help with childcare costs for parents.
- [Marriage Allowance](#): check if you are eligible.
- [Pets at Home](#): as at August 2022, Pets at Home is offering 10% off for NHS workers in-store on presentation of a valid NHS identification.
- [RSPCA](#): their website provides advice on how you can look after your pet's health whilst keeping costs down

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# Financial Wellbeing Support

## Helping Money to Reach Further – Employment

- [Claim employment expenses](#): check if you can claim tax relief for your job expenses.
- [Employment Support Allowance](#): apply if you have a disability or health condition that affects how much you can work
- [Universal Credit](#): payment to help with your living costs, if you're out of work or on low income, which is paid monthly
- [Benefits calculator](#): use an independent, free and anonymous benefits calculator to check what you could be entitled to.

## Advice and guidance

- [Tax code](#): understand your tax code and watch the [YouTube tax code guide](#).
- [P45 / P60 / P11D](#): read the workers guide to better understand your P45, P60, P11D.
- [Free HMRC App](#): get organised with the free HMRC app.
- [Personal Tax](#): manage your personal tax account and watch the [personal tax account YouTube guide](#)

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# Financial Wellbeing

Financial Debt Support

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# Financial Wellbeing Support

## Financial Debt Support

- [MoneyHelper](#): free and independent support and dedicated [debt support](#) with a debt advice locator tool.
- [Citizens Advice](#): offers free, confidential advice on various matters such as benefits, work, housing, debt and money.
- [Debt Advice Foundation](#): offers free, confidential support and advice to anyone worried about loans, credit and debt
- [Angel Advance](#): provides free expert debt advice to help individuals manage their debts.
- [StepChange Debt Charity](#): offers free debt advice to help you deal with debt and set up a solution.
- [National Debt Line](#): offers tailored advice on [cost of living](#), [COVID-19](#) and more.
- [Mental Health Crisis Breathing Space](#): gives people in debt who are receiving treatment for a mental health crisis a 'breathing space' from the people they owe money to, so they can focus on their mental health recovery.

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# Financial Wellbeing Support

## Grant Funding & Financial Support

- [Cost of Living Payment](#): the Department for Work and Pensions provides guidance on getting a Cost of Living Payment if you're entitled to certain benefits or tax credits.
- [Healthcare Workers' Foundation](#): provides grants of up to £1,000 to healthcare workers who need help with their finances.
- The Care Workers' Charity: supports care workers in the UK with [one off grants](#), including the [COVID-19 Emergency Fund](#), [Crisis Grant](#) and [Funeral Grants](#).
- [Cavell Nurses' Trust](#): the charity helps registered nurses, midwives, nursing associates, maternity support workers and healthcare assistants, both working and retired, who are experiencing personal or financial hardship. [Turn2us](#): a national charity which provides practical help to people who are struggling financially.
- [The Queen's Nursing Institute](#): provides financial support for nurses.
- [The Ambulance Staff Charity](#): provides various services to support the UK's ambulance staff and their families, students and ambulance service volunteers, including [financial grants](#).
- [CSIS Charity Fund](#): supports serving, retired and former civil and public servants, and widows and widowers of deceased CSIS policyholders, with grants to help with costs such as essential household bills.
- [Social Workers' Benevolent Trust](#): offers financial help to social workers and their dependants in times of hardship.
- [UNISON](#): for UNISON members, apply for a one-off grant of £250 to help with essential expenses such as food and bills, general living costs, household appliances, urgent repairs, disability equipment and adaptations, utility bills and funeral costs.
- [The Care Workers' Charity](#): the charity has two available grants; Crisis grant and COVID-19 Emergency Fund grant.
- [Turn2us](#): helping people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through partner organisations.
- [StepChange Debt Charity](#): providing free, expert debt advice.

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# Financial Wellbeing

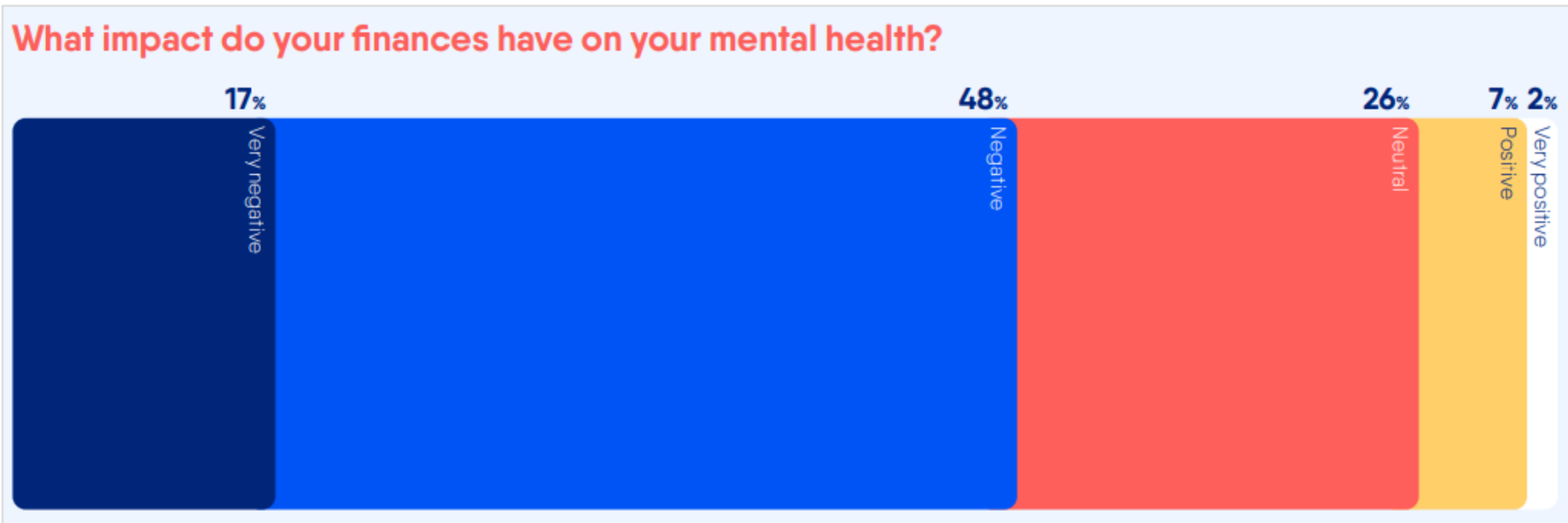
Mental Health Impact

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# Financial Wellbeing Support

## Context

### Salary Finance – How are NHS Staff Coping with the Cost of Living Squeeze



**65%**  
Of NHS workers say their financial situation has a Negative / Very Negative impact on their mental health.

# Financial Wellbeing Support

## Wellbeing Support

Evidence suggests that a poor financial situation will have a direct detrimental effect on an individual's mental health, producing physical and psychological symptoms such as loss of sleep, poor concentration and reduced motivation. The different stages of life provide a variety of challenges to financial security but no matter your situation, know that support is available.

- Support Available for our NHS people: helping you manage your own health and wellbeing while looking after others.
- Wellbeing Conversations: every member of the NHS is encouraged to have a health & wellbeing conversation which discusses their individual health and wellbeing, flexible working requirements as well as equality, diversity and inclusion.
- Staff Mental Health & Wellbeing Hubs: rapid access to assessment and local evidence-based mental health services and support where needed

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# Financial Wellbeing

Additional Resources

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# Financial Wellbeing Support

## Additional Resources

- **Local Support:** explore what may be taking place locally to support staff. Across the region we have heard of great practice such as local swap shops where staff can exchange food, uniform, clothes and toys in the lead up to Christmas.
- **Collaborative Platform:** join this NHS Futures site where you can access information, resources and case studies of work already underway. It also acts as a space for you, as employers, to share ideas and collaborate.

FutureNHS My Dashboard My Workspaces Search

NHS Pension Response Project

Cost of Living

NHS England Community Pantry v2.0 FINAL

North West NHS People Financial Wellbeing Offer Oct 2022

North West Homestay pilot

North West Homestay pilot comms one pager

Supportmatch Homeshare

SASH hardship fund information for staff DRAFT

North West NHS People Food Discount Offers Oct 2022

ChelWest Bright Horizons Back-Up Care Case Study

20220714 Your Guide to Financial Wellbeing - Blackpool Teaching Hospitals NHS

Money Advice Referral Tool - Blackpool Teaching Hospitals NHS

Recognition and Reward Team Cost of Living

## Cost of Living

Supporting our staff to help money go further

What will I find here?

This area provides information, key links and examples of what is already being done locally to help members of health and care staff make their money go further. Further content will be added regularly. It also acts as a space for you, as employers, to share ideas and collaborate.

**NHS England has produced a template guide which you can use to develop your local support offer for staff. The guide is available as both an [editable Word document](#) and [PDF format](#).**

\*Please note, the information is up to date as of August 2022. NHS England is not promoting or recommending the use of the organisations, companies and resources mentioned in the guide and may amend or update it at any time. It is designed to provide information about the range of support available.

Many thanks to those who have contributed case studies and examples of local initiatives for inclusion.

### Get involved

If you have any resources or good practice examples to share, please email them to [england.nhsreward@nhs.net](mailto:england.nhsreward@nhs.net).

Why not share your ideas and information on our discussion forum?

[Click here to join our discussion forum](#) Support