



# Financial Wellbeing

## A helping hand to make your money go further.

With the rising cost of living, making your money stretch further can feel increasingly challenging. Many of us are finding it more difficult to cover essential costs such as our weekly food shop, household costs, energy bills and travel, which can cause physical and psychological stress. Financial wellbeing is a concern for many colleagues and this guide is a helping hand, sharing information based on the support available and how to get advice.

It isn't easy to talk about money, but by doing so having a conversation with the right people before money problems get out of hand can play a big part in supporting your health and wellbeing.

For further support look at the Financial Wellbeing Intranet page in the Rewards and Benefits Hub.

**Advice, Loans and Support** Currently, it's a difficult time for most people; therefore, it's essential for anyone with money issues and is increasingly worried to gain information and sound advice from external companies.



**Help for Households Campaign** is a government initiative that provides information on what's available to support you with the cost of energy bills. [Check out their website here.](#)

**Citizens Advice** is a national charity offering confidential advice for several issues and providing support around debt solutions, budgeting, and mortgage repayments. [Visit their website here.](#) Their website is also dedicated to getting help with energy and water bills, so it is well worth a look.



**Money Helper** is a government-approved online advice service that provides impartial advice on money and pension choices. The Money and Pensions Service offers free online, phone or face-to-face service, a body sponsored by the Department for Work and Pensions. Visit their [website here.](#)

**Employee Assistance Programme** offers an Employee Assistance Programme (EAP) provided by Health Assured, which offers confidential 24-hour support. **Gaining** access to timely support for your difficulties is important; EAP can be used for help regarding a range of emotional issues, such as stress, anxiety and depression, as well as practical problems, such as housing concerns, financial concerns, and alcohol issues. You can access free, confidential financial, legal and psychological support and advice online or over the phone.

[Click here for the employee Assistance Page.](#)



**Supporting Our NHS People** provides a website to help you manage your health and wellbeing while looking after others. This includes access to various guides, tools and resources, including an NHS telephone support line, WhatsApp messaging to the Money Helper National Support Team and webchat via their online portal. [Click here for the website.](#)

**Childcare Choices** website provides information on government help with childcare costs, [Click here for the Childcare Choices website.](#)





**The Benefits Calculator** is an independent, free, anonymous benefits calculator that can help you check what benefits you could be entitled to. Use the [Benefits Calculator](#) to ensure you are claiming precisely what you are entitled to.



**Healthcare Workers Foundation** provides grants of up to £1,000 to healthcare workers struggling with finances. More information about the grants available can be found on their [financial support page](#).

**Turn2us** is a national charity which provides practical help to people who are struggling financially. You can [search for grants](#) on their website.



**Cavell Nurses Trust** helps registered nurses, midwives, nursing associates, maternity support workers and healthcare assistants, both working and retired, who are experiencing personal or financial hardship; look at the [website](#) for eligibility. Similar schemes include [The Queens Nursing Institute](#) providing financial support for nurses, and the [Ambulance Staff Charity](#), which offers various services to support the UK's ambulance staff and their families, students and ambulance service volunteers, including financial grants.

## Debt Advice

Having access to debt advice as soon as needed is massively essential. Support can be accessed via the following:

**Citizens Advice Bureau** offers free, confidential advice on various matters such as benefits, housing, debt and money. Their website has a page dedicated to [help with the cost of living](#) and provides multiple ways to [contact them for advice](#).



**Debt Advice Foundation** offers free, confidential support and advice to anyone worried about loans, credit and debt. Contact details are available on their [website](#).



**Stepchange Debt Charity** offers [free advice](#) to help you deal with debt and set up a solution, along with [guides on the rising cost of living](#).



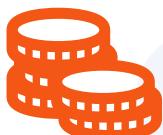
**Employee Assistance Programme** can provide advice covering a wide range of issues, offering support for life challenges, legal information, bereavement support and CBT counselling. [Click here to find out more](#).

**The Rewards and Benefits Hub** has confirmed many staff benefits that NHS staff have access to. Why not take a look and save money on many discounts, [the Hub can be found here](#). Alternatively you can use your smartphone by downloading the MFT connect App.

Rewards & Benefits Hub



**Metro Moneywise** is a credit union that helps people control their finances by promoting healthy money management and responsible financial services. A credit union is a responsible alternative provider of savings and loans, and currently, there are 600 active members of MFT with the company, 57% of which presently have loans. [Visit their website](#) for more information.





## Paying less for your groceries and weekly food shop

We are firmly in the middle of a cost-of-living crisis, and in some way or other, it is impacting all of us. Our bills and food are the biggest household expenses we have, so we have gathered top tips to help with the food shop.

An average family spends over £3,300 on food each year, and there are ways we can be smart with our resources\*

- Look at own brands, swap your supermarket, if need be, for better offers and loyalty cards.
- Buy generic where you can, paracetamol is paracetamol!
- Make your own food for better health for yourself and your pocket.
- Make sure an 'offer' is exactly that – bulk buy where it makes sense.
- Be aware of your food waste - do you know the difference between Best Before, Sell By, Display Until, or Use By dates?
- With more than a 1/3 of food wasted, have a look at the [Too Good To Go campaign](#) for more insights.
- If you need to find a food bank, then [the Trussell Trust](#) can help.
- Don't forget to use your keyworker discounts to help with costs; [Blue Light Card Health Service Discounts](#) [NHS Discounts](#) and many more. Look at the Rewards and Benefits Hub '[You and Your Family](#)' Page for lots of great offers.

\*Source: GMHSCP Financial Wellbeing 2022

## Local Offers and National Discounts for you to explore

**Supermarket loyalty schemes provide access to benefits and savings;** if you shop at a supermarket regularly, consider signing up for their loyalty scheme. For example;



**The Asda** Rewards app lets customers build up a 'cash pot' to spend in Asda stores or online. [Asda Rewards](#).

**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. [Lidl Plus coupons - www.lidl.co.uk](#).



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

**Sainsburys Nectar scheme** enables shoppers to earn one Nectar point for every £1 qualifying spend in-store, online or on fuel. [Welcome to Nectar](#).



**Tesco Clubcard** members can collect one point for every £1 spent in-store and online and one point for every £2 spent on fuel. [Clubcard Vouchers, Offers & App – Tesco](#).



**Vivup** provides discounts for employees in the public and private sectors. Once you register as a member, you can explore a vast range of discounts to help you save money across hundreds of the UK's most favourite high-street and online retailers, including supermarkets, days out, fashion and jewellery, home, garden, pets and much more! Go to the [Vivup Home page](#) and follow the step-by-step registration process.