

COPING WITH THE COST OF LIVING

YOUR FINANCIAL WELLBEING

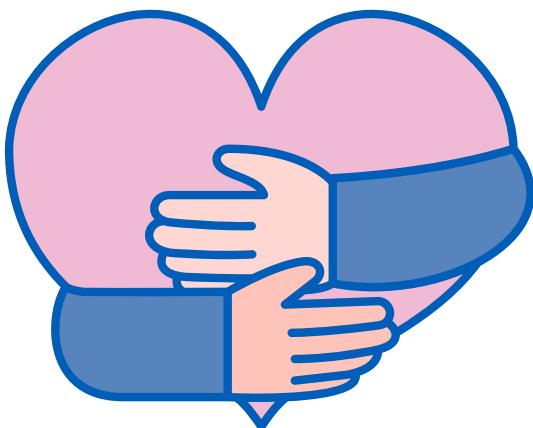
Often, when we experience struggles with our finances, this can influence our mental health. So it's important to be aware of what support is out there and the things we can all do to take better control of our financial wellbeing.

Please note the Trust is not involved in these schemes or its administration. You can choose to register using your personal (non NHS) email address if preferred. Any questions should be addressed directly to the provider.

SUPPORT WITH YOUR FINANCES

ACCESS TO MONEYHELPER

MoneyHelper offers access to a variety of tools and support via their [website](#). You can also contact them via phone (08004 480 826), webchat or WhatsApp.



NATIONAL DEBT CHARITIES

There are numerous debt and financial aid charities across the UK which you can access. These include, [Step Change](#), [National Debtline](#), [Citizens Advice Bureau](#).

BHSF EMPLOYEE ASSISTANCE PROGRAMME

If money pressures are getting to you, Auriga are expert providers of welfare and debt advice. They have a wide range of services available to you, including one to one casework, tribunal support and representation, access to grant aid and much more. Access by telephone - 0800 015 7284.

SALARY SACRIFICE OPTIONS

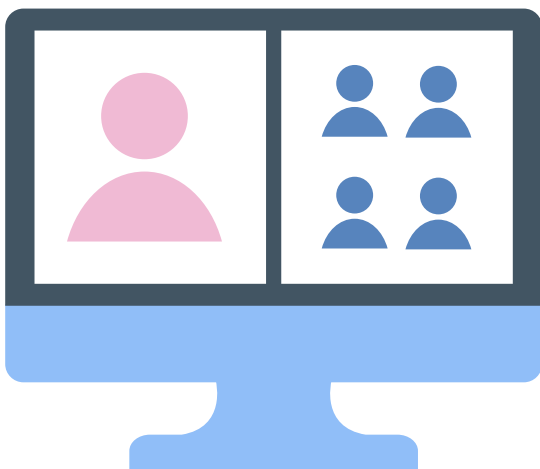
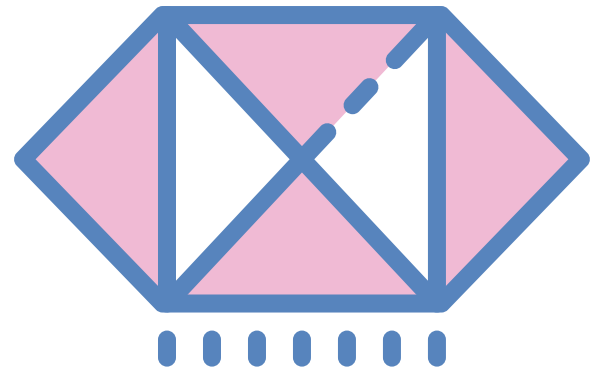
The salary sacrifice options that the Trust offer could help you spread the cost of new electronics or white goods, such as a washing machine or a new fridge. You can also consider car lease schemes or cycling to work. For further details, please [Payroll Services – Salary Sacrifice](#).



GET EDUCATED ON YOUR FINANCES

HSBC FINANCIAL WELLBEING WEBINARS

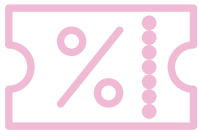
The Trust is offering monthly virtual educational financial wellbeing sessions covering a variety of topics from budgeting, to managing the cost of living and first time buying. Various sessions and times are available, and a new timetable is published each month. To access contact: paige.massey@nhs.net.



7 STEPS TO SAVE THOUSANDS

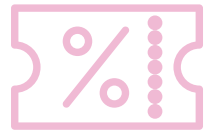
In this 30 minute online session, you'll learn about the seven steps to make your choices straightforward, which are the best comparison websites to use and how you can save thousands in one Hour of Power. To join a session at anytime, [please click here](#).

DISCOUNTS & BENEFITS



HEALTHCARE WORKERS FOUNDATION

A range of support for NHS workers including childcare support grants, PPE kits deliveries and counselling [Healthcare Workers' Foundation](#).



TOO GOOD TO GO

Every day fresh food goes to waste at cafes, restaurants, hotels, shops and manufacturers – just because it hasn't sold in time. The Too Good To Go app lets you buy and collect this food at a great price! [Click here](#) or download 'Too Good to Go' in the app store.

COMPANY SHOP GROUP

When you become a member, you can enjoy high quality food and household products at super low prices. CSG save perfectly good quality surplus stock going to waste and sell it through member-only superstores. Sound good? [Sign up for free membership](#).

NHS DISCOUNTS & HEALTHCARE STAFF BENEFITS

HEALTH SERVICE DISCOUNTS

Film-buffs, fashion-lovers or gig-goers, Health Service Discounts has something for everyone!

BLUE LIGHT CARD

Whether you're looking for a weekend getaway, fashion or technology; save online with thousands of retailers.

NHS DISCOUNT OFFERS

Discounts and money saving vouchers for NHS Staff and healthcare staff.

NATIONAL EXPRESS BUS TRAVEL

NHS staff can access a 10% discount by registering on the NHS National Express Portal link or by downloading the app.

HEALTH STAFF DISCOUNTS

Find exclusive health service discounts, offers and deals.

FREE WILL WRITING

Access free will writing services from Dunham McCarthy.

MORRISONS NHS CLUB

Become a member to receive offers just for NHS staff, including free online delivery of groceries.

TICKETS FOR GOOD

Find exclusive health service discounts, offers and deals.



GRANTS ARE AVAILABLE FOR SUPPORT

[NEED A LIFELINE](#)

Through 'Need A Lifeline' you can find access to support around rental accommodation, sourcing furniture, clothing and baby equipment, access to free hot meals and food banks.

[UNISON](#)

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.

[WARMER HOMES WEST MIDLANDS](#)

Warmer Homes West Midlands offer impartial advice on saving money on your household heating costs.

[CAVELL NURSES TRUST](#)

Support for UK nurses, midwives, and healthcare assistants, both working and retired can be found through Cavell Nurses Trust. They can help if you are suffering personal or financial hardship; often due to illness, disability, older age and domestic abuse.

[ROYAL COLLEGE OF NURSING](#)

Hardship grants are available from RCN through their Lamplight Support Service for current or former nurses, midwives, healthcare assistants and associates.

Potential support available for student nurses too and RCN membership is not necessary.

To book an appointment with a Lamplight Support Service advisor:

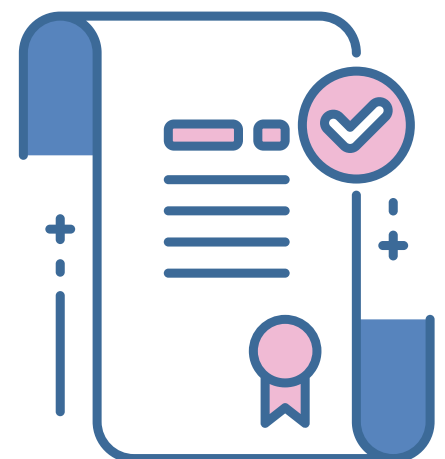
RCN Members: 0345 772 6100.

Non-RCN Members: 0345 772 6200.

Lines are open 8.30am – 8.30pm, seven days a week.

[TURN 2 US SUPPORT](#)

Turn 2 Us can help you 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.



FURTHER RESOURCES

NHS ENGLAND

Find out more about the financial wellbeing support available from NHS England.

MIND CHARITY

Discover the link between money and mental health with support from Mind, who have fantastic resources available online.

ENERGY SAVING TRUST

Need energy advice for your home? Energy Saving Trust has you covered.

PAYPLAN

Access free debt advice and free debt management support from PayPlan who can help reduce the strain you may be feeling with your finances.

