

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.

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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.

www.petrolmap.co.uk/petrol-prices

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

www.petrolprices.com

[Petrol & Diesel Prices Near Me | GoCompare](#)

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

The Trust has a cycle to work scheme which enables you to loan/hire a bicycle and associated equipment for a period of 2 years. see the link for more information [CYCLE SCHEME INFORMATION PACK V5 Jul 21 - Copy.docx \(sharepoint.com\)](#)

Getting help with feeding your family

Free kids' meals

Tesco Café

You can get a free kids meal when you buy something at a Tesco café between 25 July and 26 August.

Asda Café

Kids can eat for £1 any day with no minimum adult spend between 25th July and the end of the year.

Morrisons

Morrisons have FREE kids' meals from the children's menu when an adult spends £4.99 in their restaurant.

Marks and Spencer

Kids eat free with the purchase of a meal or drink at £5 or over (until 2nd September)

Dunelm Café

Kids eat free when adults spend £4 in Dunelm's Pausa Cafes (until 11th September).

Bella Italia

Kids eat for £1 when an adult main is purchased between 4-6pm Monday to Thursday throughout summer.

Beefeater Grill Restaurant

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

Brewers Fayre

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

Hungry Horse Chain

They offer 20% off food Monday to Friday with a Blue Light Card.

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 restaurant near you

Cooking on a Bootstrap

www.cookingonabootstrap.com

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.

The Batch Lady

The Batch Lady | Facebook and www.thebatchlady.com

Batch cooking is a time management process. It is a clever way of preparing meals that you enjoy. The Batch Lady's Facebook page offers recipes and ideas to help you shop once, cook once and eat healthy all week.

Feed your family for about £20 a week

Feed your family for about £20 a week shows you how to shop smart, cook clever, make more for less. The Facebook page offers recipes and ideas to inspire you. Visit: <https://www.facebook.com/fyf20quid> and www.fyf20quid.co.uk

Savings for Savvy Mums

A website to help save money day to day www.savingsforsavvymums.co.uk

Approved Food

Specialists in surplus and short dated stock, food that is either near or just past it's best before date – which allows them to pass on huge savings. Customers typically save around £60 on their monthly shop compared to high street prices. They do not sell anything past it's use by date.

Online ordering is quick and easy at www.approvedfood.co.uk

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 to:

Lancaster, Morecambe and Heysham food banks

[Accessing Food | KeepConnected \(www.lancaster.gov.uk\)](http://www.lancaster.gov.uk)

Cumbria food banks

www.cumbria.gov.uk/welfare/foodbank.asp

NHS England provide access to other miscellaneous discounts. Visit the website here

www.england.nhs.uk/looking-after-our-people/staff-offers/

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:

Council Grants

The local councils provide help, guidance and support for those who are experiencing hardship and there are some useful links below

www.lancaster.gov.uk/sites/community-hub/financial-support-for-households

www.southlakeland.gov.uk/your-council/partnerships/financial-hardship-help-advice-and-support

UNISON

UNISON offers financial assistance 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 here: <https://rcnfoundation.rcn.org.uk/Apply-For-Funding/Hardship-grants> or speak to an advisor for RCN Members on 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

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

Healthcare Workers' Foundation has opened its 'childcare grant' service. The maximum award is £1,000 for increased childcare costs and 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.

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 call 07483 342 889.

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/>

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

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.

Ask Bill

Auriga Services designed Bill as a role model to tackle some serious themes in an informal way. His knowledge comes from their 17 years in leading customer service, offering:

- Rounded, simple advice encouraging and motivating you to manage money better, receive the correct entitlements, access funding and reduce your demand for water and energy
- Free online tools to self-assess and personalised advice, based on your home's characteristics
- For managing debt, he encourages you to contact Auriga, who are offering free 1:1 in-depth and impartial advice over the phone or web-based – advice from the comfort of your home.

Visit: <https://www.askbill.org.uk/>

Citizens Advice

Citizens Advice provide free, confidential, and impartial advice and campaign on big issues affecting people's lives.

For Lancaster, Morecambe and Heysham areas

- www.northlancashire.cab.org.uk or call freephone Advice line 0808 278 7818, Monday to Friday 9am to 5pm.

For Kendal / South Lakes

- www.southlakescab.org.uk or call 015394 46464

for Barrow

- www.barrowcitizensadvice.org.uk or call 0808 2787 817

For Millom

- www.localoffer.cumbria.gov.uk or call 01229 772 395

You can also access advice at www.citizensadvice.org.uk where there is a facility to chat to an adviser.

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.
- www.moneyhelper.org.uk

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

StepChange Debt Charity

Free debt advice and help: www.stepchange.org/ or telephone 0800 138 1111

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.

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>

Government support

There are opportunities to reclaim tax if you

- Work from home
- Have uniforms, work clothing or tools
- Have vehicles you use for work
- Have professional fees and subscriptions
- Travel and incur overnight expenses
- Buy equipment

www.gov.uk/tax-relief-for-employees

Some useful benefits links are below. It might be worth checking if any are relevant to you, if you don't claim them already:-

Working Tax Credit - <https://www.gov.uk/working-tax-credit>

Personal Independence Payments for Disability: <https://www.gov.uk/pip>

Unpaid Carers allowances:

[11136 - ncompass Lancs Carers Trifold.cdr \(n-compass.org.uk\)](https://www.ncompass.org.uk/11136-lancs-carers-trifold)

Free Government Money and Pensions Advice:

<https://www.gov.uk/government/organisations/single-financial-guidance-body>

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.

If you are struggling and you need to talk to somebody please seek support from your manager, People and OD or our Occupational Health and Wellbeing Team

HR.queries@mbht.nhs.uk or call 01524 519700

Occhealth.referrals@mbht.nhs.uk or call 01524 512290

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:

www.healthservicediscounts.com/

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

NHS Discount Offers: www.nhsdiscountoffers.co.uk/

Health Staff Discounts: www.healthstaffdiscounts.co.uk - there are some excellent discounts on here and cashback at supermarkets