

# 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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## 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.

You can find more information, check your childcare calculations, and find out how to apply on the Childcare Choices website here: [childcarechoices.gov.uk](https://childcarechoices.gov.uk)

### Healthcare Workers' Foundation

The Healthcare Workers' Foundation provide financial support for childcare 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: [healthcareworkersfoundation.org/healthchain/login](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.

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

[confused.com/petrol-prices](https://confused.com/petrol-prices)

[petrolprices.com](https://petrolprices.com)

[gocompare.com/motoring/guides/petrol-prices/](https://gocompare.com/motoring/guides/petrol-prices/)

### MOTs

If your car is in need of an MOT, you will find a useful guide to cheaper MOTs here: [moneysavingexpert.com/travel/cheap-mot/](https://moneysavingexpert.com/travel/cheap-mot/)

### Cycle to work scheme

Blackpool Teaching Hospitals has a cycle to work scheme with Vivup, which enables you to enjoy tax free bikes and accessories for your commute to work, helping you to save around 30% on the latest cycling equipment.

You can register and find out more here: [vivupbenefits.co.uk](https://vivupbenefits.co.uk)

### Public transport options

We've partnered with Blackpool Transport to offer discounted travel for all our staff. It's completely free to join and you can save up to £160 each year.

Benefits include unlimited travel across the Fylde Coast, no parking hassles, carbon reduction and better health and wellbeing.

To access this offer, download the app here: [blackpooltransport.com/app](https://blackpooltransport.com/app)

Once you have downloaded the app, click the option for Mobile Tickets/Travel Club Tickets and select the ticket you would like to purchase. You will be asked to upload a selfie, followed by a picture of your staff ID badge or smart card.

## Getting help with feeding your family

### Free kids' meals

#### Asda Café

Every week, Monday to Friday from 4pm, kids under the age of 16 eat for FREE when you spend £4 in their café.

#### Morrisons Cafe

Morrisons have FREE kids' meals from 3pm on weekdays when an adult spends £4.50 in their restaurant.

#### Beefeater

Until 10.30am every day, if you buy yourself an adult Premier Inn Breakfast from a Beefeater, up to two under-16s eat for FREE.

#### Brewers Fayre

Kids eat breakfast for FREE any day of the week until 10.30am if you purchase an adult breakfast at one of their restaurants.

### 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 food leftover, and lets you buy it at a discounted rate.

You can buy a 'magic bag' of food, which usually costs between £2 and £4, via the app 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 or the Google Play Store. You'll need to create a free account or log in via Facebook to browse participating restaurants near you.

## Cooking on a Bootstrap

[cookingonabootstrap.com](http://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

[thebatchlady.com](http://thebatchlady.com)

Following the Batch Lady's method will show you how to make fast, simple, homemade, portion-controlled meals, that can be prepared in advance then frozen for whenever you need them.

## Feed Your Family for About £20 a Week

[fyf20quid.co.uk](http://fyf20quid.co.uk)

Shows you how to shop smart, cook clever and make more for less.

## Approved Food

[approvedfood.co.uk](http://approvedfood.co.uk)

Specialists in surplus and short dated stock, or 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.

## Blackpool Community Grocery

[communitygrocery.org.uk/blackpool](http://communitygrocery.org.uk/blackpool) or 01253 934 511

*Kings Church Blackpool, 241 Bispham Road, Blackpool, FY2 0LB*

The Community Grocery bridges the gap between foodbanks by helping local residents with their weekly food shops. If you are feeling the financial impact of rising living costs, then they are here to help. You can sign up for £5 to become an annual member, then it's £4 per shop and you can shop up to two times a week, saving on average £25 each time.

## 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:

### Amazing Graze

[amazinggraze.org](http://amazinggraze.org) or 01253 406 152

*Amazing Graze Community Café, 44 Bolton Street, South Shore, Blackpool, FY1 6AA*

Amazing Graze supports the local community with a hot food takeaway service and food parcels every Tuesday and Friday from 5pm-7pm. OAP deliveries also available from 5pm-7pm.

### Well Community Cafes (under the leadership of The Well Church)

[iwell.org.uk/community](http://iwell.org.uk/community) or 01253 739 043

**Blackpool:** *The Well Community Café Blackpool, St Mark's Church, Westcliffe Drive, Layton, Blackpool, FY3 7HG*

**Lytham St Annes:** *The Well Community Café and Centre, 92 St Albans Road, Lytham St Annes, FY8 1UZ*

Well Community Cafes provide free food and other services to those requiring help, particularly among the homeless, marginalised, and vulnerable in our community. They are an initiative by local churches to provide a warm welcome to all and offer wholesome food, emotional, physical, and spiritual support, in an atmosphere of friendship and community.

### Wesley's Community Café and Larder

[churchroadmethodist.org/Wesley/Wesley.html](http://churchroadmethodist.org/Wesley/Wesley.html)

*Church Road Methodist Church, Church Road, Lytham St Annes, FY8 3NQ*

Wesley's Café is open from 10am to 1.30pm on Tuesday and Thursday (breakfast 10am to 11.30am / lunch 11.30am to 1.30pm / tea, coffee and biscuits any time).

## **Fylde Foodbanks (The Trussell Trust)**

[fylde.foodbank.org.uk](http://fylde.foodbank.org.uk) or 01253 727 455

**St Annes:** *The Annex, United Reformed Church, St. George's Road, Lytham St Annes, FY8 2AE (Open 10am to 3pm on Tuesday and Thursday)*

**Kirkham:** *Citizens Advice Office, Moor Street, Kirkham, PR4 2AU (Open 10.30am to 2pm on Monday and Friday)*

**Warton:** *Warton Village Hall, Church Road, Warton, PR4 1BD (Open 12pm to 3pm on Wednesday)*

Referral required from Fylde Citizens Advice on 0300 330 1166.



## 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:

### Blackpool Council

Blackpool Council is aiming to help residents who are struggling to afford household energy costs.

If successful, awards will be paid directly to your energy provider and will appear as a credit on your bill or pre-payment meter.

To find out more about the Household Support Fund, visit:  
[blackpool.gov.uk/Residents/Benefits/Household-support-fund.aspx](https://blackpool.gov.uk/Residents/Benefits/Household-support-fund.aspx)

### UNISON

UNISON offers 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 be up to date with your subscriptions.

Get help from UNISON here: [unison.org.uk/get-help/](https://unison.org.uk/get-help/) or telephone 0800 0 857 857.

### Unite the Union

The Unite the Union Benevolent Fund can provide financial assistance to members and former members, and their immediate dependents.

To apply, complete the form here: [unitetheunion.org/benevolentfund/](https://unitetheunion.org/benevolentfund/) and then email it to [applications@unitebf.org](mailto:applications@unitebf.org). Alternatively, download the form, fill it in and send it to:

*Unite the Union Benevolent Fund, Eastham Hall, 109 Eastham Village Road, Eastham, Wirral, CH62 0AF*

For further information, telephone 0808 196 3655.

## Royal College of Nursing

The RCN offers benefits and debt advice, as well as RCN Foundation Benevolent Service hardship grants for all members of the nursing and midwifery professions that are finding it hard to make ends meet.

Check whether you're eligible here: [rcnfoundation.rcn.org.uk/Apply-For-Funding/Hardship-grants](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 to 8.30pm, seven days a week).

## Healthcare Workers' Foundation

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.

Apply here: [healthcareworkersfoundation.org/grants-and-financial-assistance/](https://healthcareworkersfoundation.org/grants-and-financial-assistance/)

## The Care Workers' Charity

The Care Workers' Charity offers grants to care workers, including:

Crisis grants up to £500. Check your eligibility here: [thecareworkerscharity.org.uk/crisis-grant/](https://thecareworkerscharity.org.uk/crisis-grant/)

COVID-19 Emergency Fund grants. Check your eligibility here: [thecareworkerscharity.org.uk/covid-19-emergency-fund-general/](https://thecareworkerscharity.org.uk/covid-19-emergency-fund-general/)

Crisis Funeral grants up to £2,000. Check your eligibility here: [thecareworkerscharity.org.uk/crisis-funeral-grants/](https://thecareworkerscharity.org.uk/crisis-funeral-grants/)

Get help from the Care Worker's Charity here: [thecareworkerscharity.org.uk/get-help/](https://thecareworkerscharity.org.uk/get-help/)

## Turn2us

Turn2us provides access to welfare benefits, charitable grants, and other financial help. You can search the grants database to look for grants you may be able to apply for here: [grants-search.turn2us.org.uk/](https://grants-search.turn2us.org.uk/)

## 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: [csischarityfund.org/apply-others.htm](https://csischarityfund.org/apply-others.htm) or telephone 07843 342 889.

## Social Workers' Benevolent Trust (SWBT)

A small charity offering one-off, limited financial help to social workers – including retired social workers – and their dependents in times of hardship. For help and advice, or to apply for a grant, visit: [swbt.org](https://swbt.org) or telephone 07593 819 562.

## 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.

### Citizens Advice

Citizens Advice helps people resolve their legal, money and other problems by providing independent, impartial, confidential advice that is free at the point of access.

You can access advice at [citizensadvice.org.uk](https://citizensadvice.org.uk), where there is a facility to chat to an adviser.

#### Citizens Advice Blackpool

- Call the freephone Adviceline with any urgent query on 0808 278 7818, Monday to Friday 9am to 5pm
- If you require debt advice, they have a dedicated Citizens Advice Blackpool debt line on 01253 308 401
- If you need a face-to-face appointment, please leave a message on the appointment line 01253 308 405

Further details can be found here: [blackpoolcab.org.uk/](https://blackpoolcab.org.uk/)

#### Citizens Advice Fylde

[citizensadvice.org.uk/local/fylde/](https://citizensadvice.org.uk/local/fylde/) or 0808 278 7881

#### Citizens Advice Wyre

[citizensadvicelancashirewest.org.uk/fleetwood-citizens-advice-2/](https://citizensadvicelancashirewest.org.uk/fleetwood-citizens-advice-2/) or 0808 278 7880

### Ask Bill

From water and energy to emergency support including fuel vouchers, Ask Bill is here to help you understand and access savings that can make a real difference to your daily life. Ask Bill is provided to you in partnership with Vivup.

Ask Bill for help here: [askbill.org.uk/](https://askbill.org.uk/)

## Angel Advance

Dealing with debt can cause stress and worry, meaning you may find it difficult to concentrate on work and other responsibilities. Angel Advance provides online debt advice to get you back on track and make your finances more manageable. Angel Advance is provided to you in partnership with Vivup.

Get free debt advice here: [angeladvance.co.uk/debt-advice?AffiliateID=Vivup](https://angeladvance.co.uk/debt-advice?AffiliateID=Vivup)

## MoneyHelper

MoneyHelper offers 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 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
- Webchat – chat to one of the Money Advice Service team via their online portal here: [moneyhelper.org.uk/en](https://moneyhelper.org.uk/en)

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.

## MoneySavingExpert

MoneySavingExpert's Martin Lewis shares his 'Money Tips' and the latest financial advice, including cost of living help, at: [moneysavingexpert.com/](https://moneysavingexpert.com/)

## StepChange Debt Charity

Get free, flexible debt advice that is based on a comprehensive assessment of your situation here: [stepchange.org/](https://stepchange.org/) or telephone 0800 138 1111, Monday to Friday 8am to 8pm and Saturday 8am to 4pm.

## Cavell Nurses' Trust

Supports nurses, midwives and healthcare assistants across the UK, both working and retired, when they're suffering personal or financial hardship.

Get help here: [cavellnursestrust.org](https://cavellnursestrust.org) or telephone 01527 595 999.

## The Ambulance Staff Charity (TASC)

A 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. To get support or for more information, visit: [theasc.org.uk](http://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: [rspca.org.uk/whatwedo/care/financial](http://rspca.org.uk/whatwedo/care/financial)

# 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 at Blackpool Teaching Hospitals that will listen to your concerns.

Ask your line manager or a colleague for a confidential 'Wellbeing Conversation', an informal chat about how you're feeling.

You can find out more about Wellbeing Conversations and access a wide range of wellbeing resources on our Staff Wellbeing Website: [lscwellservice.co.uk](https://lscwellservice.co.uk) (username: BTHWELL).

## Helping you find NHS staff deals and discounts

There are a range of deals and 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:

Health Service Discounts: [healthservicediscounts.com/](https://healthservicediscounts.com/)

Blue Light Card: [bluelightcard.co.uk/about\\_blue\\_light\\_card.php](https://bluelightcard.co.uk/about_blue_light_card.php)

NHS Discount Offers: [nhsdiscountoffers.co.uk/](https://nhsdiscountoffers.co.uk/)

Health Staff Discounts: [healthstaffdiscounts.co.uk/](https://healthstaffdiscounts.co.uk/)

Version 1: Published 14<sup>th</sup> July 2022

Adapted with kind permission from an original document produced by St Helens and Knowsley Teaching Hospitals NHS Trust.

This leaflet can be made available in alternative languages/formats on request. Please contact the Well Team via email: [bfwh.wellteam@nhs.net](mailto:bfwh.wellteam@nhs.net)