



Lead Employer Cost of Living Booklet



Cost of living support

With the cost of living on the rise, many people are finding it difficult to make ends meet.

When you're facing money worries, we understand it can feel overwhelming, taking a toll on your physical and mental health. But you're not alone. We're here to help.

This booklet provides information and practical advice on a range of topics to help you manage your financial situation including:

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Your quick start guide

There is so much information and advice being offered now that navigating websites, apps, social media feeds and news stories can make you feel anxious before you've even started.

If that's the case a good place to start is The Money Helper Service who have everything you need in one place.

MoneyHelper www.moneyhelper.org.uk

MoneyHelper brings together the support and services of three government backed financial guidance providers:

Money Advice Service, The Pensions Advisory Service and Pension Wise.

You can contact the team via:

A dedicated free NHS staff telephone support line.

Tel: **0800 448 0826**, Monday to Friday, 8am to 6pm.

Webchat. Chat to one of the Money Advice Service team via their online portal on the website.



Getting help with childcare costs

Tax free childcare www.childcarechoices.gov.uk

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.

Getting help with travelling to work

Running a car

In the UK this year, there has been the largest increase in the price of petrol and diesel on record. If you have an electric car running costs are lower but still not free.

To help drivers save money filling up, the RAC has compiled the ultimate guide to economical driving. Sometimes known as 'hypermiling' or ecodriving, this will help you to increase your all-important miles per gallon (mpg) figure. You can see the guide on their website www.rac.co.uk

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

www.confused.com

www.petrolprices.com

www.gocompare.com

Tax free childcare

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

Cycle to work

Cycle to work STHK has partnered with Vivup to offer staff the chance to purchase bikes and accessories for your commute to work tax free, helping you to save around 30% on the latest cycling equipment.

You can find all the details about the scheme on the staff intranet or visit the Vivup website: www.vivupbenefits.co.uk



Public transport

In many areas across the country, Arriva bus company offer staff up to 25% savings on local bus travel. The travel club lets you pay less for your travel by monthly direct debit. Plus, when you sign up you'll get unlimited travel on any Arriva bus in your selected travel zone.

For further information and to join the travel club visit: [Arriva Travel Club](#)

Getting help with feeding your family

Food costs

Latest research by consumer group Which? tells us that around 85% of people in the UK are now spending less on food shopping by looking out for items on promotion and trading down to cheaper products. 'Blue light deals' are sometimes available at the main supermarkets offering key workers a discount on their groceries.

Check out their websites for the latest deals and how to access them.

Costco www.costco.co.uk

Costco offers membership to NHS staff (there is an annual fee) with the option to have an additional free family member card. The card gives you access to bulk buy food and household items as well as cheaper fuel at their own petrol station.

Too Good to Go www.toogoodtogo.co.uk

Too Good to Go is an organisation that helps to reduce food waste and save you money at the same time.

Their app lets you rescue unsold food from businesses (shops, cafes or restaurants) for a much lower price to save it from going to waste.

You can buy a 'magic bag' of food via the app from between £2 to £5 and although you can't choose what you get Too Good To Go say it will be worth at least three times as much as your actual spend.

How it works:

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 restaurants, cafes and shops near you.



Cooking low cost nutritious meals

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.

Visit: cookingonabootstrap.com

Alternatively check out www.bbcgoodfood.com

Eating out deals

Many national restaurant chains, supermarket cafes and fast food outlets are helping people afford a hot meal or snack and some even offer free kids meals. The list of offers is changing regularly so the best advice is to check the staff intranet or Money Saving Expert website for the latest offers:

www.moneysavingexpert.com/deals/food-and-drink

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 Bureau, Housing Support, children's centres or social services. You can also contact the Health, Work and Wellbeing Team for a referral for food or fuel vouchers.

You can find contact details for your nearest Citizens Advice Bureau here:

www.citizensadvice.org.uk/search-for-your-local-citizens-advice

You can contact your nearest foodbank, who will advise on the best agency to refer you, please visit: [Find a Food Bank - The Trussell Trust](#)



Getting help with grants Getting help with your finances

There are several organisations that support NHS staff, both working and retired, when they're suffering a personal or financial crisis due to illness, disability, domestic abuse and/or rising living costs. Please see a selection of organisations and a brief description of the support available below:

UNISON www.unison.org.uk

UNISON provides 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. 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.

Turn2us www.turn2us.org.uk

Turn2us helps 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. Their website includes a benefits calculator, a grants search database, information and interactive tools providing a wide range of subjects on welfare benefits, charitable grants and managing money.

Charis www.charisgrants.com

Charis support those in hardship with a utility debt. They administer funds on behalf of some energy companies to help those who need support with energy bills, freestanding appliances, boiler repairs or replacements. Their website includes a list of FAQs and further support to assist you through the application process.



Getting help with energy costs

If you're falling behind with your energy bills, and finding yourself struggling to pay, the best thing to do is contact your supplier as soon as possible. Under rules from regulator Ofgem, your supplier has to help you – usually by negotiating a payment plan that you can afford or if you use a prepay meter and can't top up you can ask for 'emergency credit'.

Further information

www.moneysavingexpert.com

www.moneysupermarket.com

energysavingtrust.org.uk

www.ofgem.gov.uk

Government Support for all households www.gov.uk

The Energy Bills Support Scheme provides a £400 non-repayable discount to all households with a domestic electricity connection in England, Scotland and Wales to help with their energy bills over winter 2022 to 2023.

www.gov.uk/guidance/getting-the-energy-bills-support-scheme-discount

You do not need to apply for the discount, and there's no need to contact your energy supplier.

The discount will be applied to your monthly household electricity bill for 6 months starting in October 2022. You'll get:

- £66 in October and November
- £67 in December, January, February and March

You'll get the discount monthly, even if you pay for your energy quarterly or use a payment card.

Traditional prepayment meter users will get equivalent vouchers that you will need to redeem - see www.gov.uk/guidance/getting-the-energy-bills-support-scheme-discount-if-you-have-a-traditional-prepayment-meter for more information.

Your electricity supplier should provide more guidance on the scheme before it starts.



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:

<https://healthservicediscounts.com>

Blue Light Card:

<https://www.bluelightcard.co.uk>

NHS Discount Offers:

<https://www.nhsdiscountoffers.co.uk>

Health Staff Discounts:

<https://www.healthstaffdiscounts.co.uk/>



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 who 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.

Contact a member of the Wellbeing Hub Team

Please email: wellbeing.referrals@sthk.nhs.uk or

alternatively, you can telephone **0151 430 1985** (Mon-Fri 8:45am – 16:15pm) or

email: hwwb.admin@sthk.nhs.uk





Winter Wellbeing

SUPPORTING OUR COLLEAGUES-IN-TRAINING Managing Health & Wellbeing through Winter



Physical Activity

NHS Fitness Studio
choose from Aerobic, Strength, Pilates & Yoga - [Click here.](#)

Wellbeing Hub Chair Yoga
Wednesdays 12:15 on TEAMS email to book: wellbeing.referrals@sthk.nhs.uk

Park Run/walk
Find your local run - [Click here.](#)

Cycle Schemes
Wheels for All - The UK inclusive cycling charity - [Click here.](#)

Cost of Living Support

Money Helper
Free and impartial help with money, backed by the government. [Click here.](#)

Citizens Advice Bureau
[Click here.](#)

National Debt line
0800 138 7777 Monday to Friday 8am to 6pm or - [Click here.](#)

Lunch & Learn Financial Wellbeing
On TEAMS monthly email to book: wellbeing.referrals@sthk.nhs.uk

Self Help

VITA Healthcare (EAP)
Freephone from UK landline: 0800 111 6387 my-eap.com use access code: **STHKWELL**

Wellbeing Hub sessions
Self-Refer to The Wellbeing Hub at: [Click here](#) or wellbeing.referrals@sthk.nhs.uk

The Hub of Hope
[Click here.](#)

Free NHS Access Apps
[Unmind](#)
[Headspace](#)
[Bright Sky](#)
Finding Calm amongst the Chaos video suite

Need to Talk

Text FRONTLINE 85258
Gamblers Anonymous 0330 094 0322

Talk to Frank Helpline 0300 123 6600

Bereavement Resource
[Click here.](#)

Samaritans 116 123

Stay Alive App
[Click here.](#)

HimVisible
[Click here.](#)

Guide to wellbeing Conversations
[Click here.](#)

Crisis Intervention

Mental Health Helpline for Urgent Help - NHS
(www.nhs.uk) [Click here.](#)

How to find local mental health services - NHS
(www.nhs.uk) [Click here.](#)

999 or attend A&E

Contact 999 and request Police welfare check if unable to contact someone at risk.

Local resilience hubs NHS England
» Staff mental health and wellbeing hubs [Click here.](#)



St Helens and Knowsley
Teaching Hospitals
NHS Trust

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This leaflet can be made available in alternative languages/formats on request, please contact the Communications Team email: communications@sthk.nhs.uk

 leademployer.sthk.nhs.uk



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