

Caring for you, caring for your finances

November 2022



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Caring for you, caring for your finances

- ▶ As part of our NNUH People Promise and ensuring the health and wellbeing of all colleagues, we feel it is important to provide practical support and resources to help with the rising costs of living, which may be increasingly impacting on all of us.
- ▶ This booklet aims to signpost you to sources of information which may help to save money, access grants and other resources, or advice if you are worried about personal finances.
- ▶ Also included are websites which have tools and calculators to help when you may be experiencing difficulties.
- ▶ There is a QR code on the front of this booklet which enables you to access an electronic version to read at your leisure.
- ▶ The majority of the links in this document are to external websites. However, there a small number of links to documents on our intranet, eg links to Trust policies, which will not work when using devices not connected to the Trust IT system. In this situation, you may decide to ask a colleague to download the document and email it to you or access the document via the link when you are next logged onto the Trust IT system.
- ▶ This booklet contains details of a number of companies and organisations that may have offers and support you may find helpful. In providing this information, we are not advocating any individual organisation.
- ▶ Join our [Staff Benefits Facebook page](#) to read about the latest offers and discounts.



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Travel costs

Discounted bus passes

Konectbus and First Eastern Buses operate services from NNUH, and you can take advantage of significantly discounted bus passes. For further information, please click [here](#).

Park and ride

You can park your car and use the Costessey Park and Ride service to the NNUH **free of charge** upon presenting your Trust ID Badge. The timetable for this service can be found [here](#):

www.firstbus.co.uk/norfolk-suffolk/routes-and-maps/costessey-park-ride

Cheaper Fuel

Find the cheapest petrol, diesel and LPG prices near you. Tap in your postcode to see your local petrol stations and their prices - www.confused.com/petrol-prices.

Car Sharing

Liftshare.com is free to join and can find both drivers or passengers to share your journey to work, reduce CO2 emissions and save money.

Cyclescheme

Hire a bike and/or accessories via salary sacrifice, which means payment is made prior to deductions for tax and national insurance, resulting in lower tax and national insurance contributions. More information at Cyclescheme: www.cyclescheme.co.uk. Use the Trust's code: e1975.

Car leasing

Lease a new car from NHS Fleet Solutions: www.nhsfleetsolutions.co.uk. The scheme offers: no deposit, fully comprehensive insurance, routine servicing, road tax, breakdown, tyre and windscreen cover, no credit check and if you choose an electric car, there is zero road fund tax. Available via salary sacrifice, resulting in lower tax and national insurance contributions. Your tax code will change as a result of taking a lease. Use the Trust's VPD: 234.

Travel costs

Free parking at night and weekends

Staff who work at night are able to access the NNUH main staff car park, free of charge, after 16:45 on a weekday.

Free car parking is also available for all staff who are working at the main hospital site and the Cotman Centre at weekends.

You will need to request this is added to your ID badge by emailing the [Travel Office: Office.Travel@nnuh.nhs.uk](mailto:Office.Travel@nnuh.nhs.uk). You will need to provide your car details.

Weekend parking at Rouen Road

Any NNUH employee may sign up to park in the Rouen Road office carpark at weekends, evenings and Bank Holidays. This is to enable you to park and access the shopping and leisure facilities in Norwich. There is a charge of £3.00 for each occasion you park, which is donated to a NNUH charity. For more information or to sign up, email the [Travel Office: Office.Travel@nnuh.nhs.uk](mailto:Office.Travel@nnuh.nhs.uk).

Work from home

If you feel your role can be performed working from home, either partially or fully, speak to your line manager and also review the [Homeworking Policy](#).

Train Discounts & Deals

Make train travel easy with train discounts and deals from

[healthservicediscounts:](#)

www.healthservicediscounts.com/travel/transport/trains.

Travel anywhere in the UK and save when pre-booking your tickets in advance with train deals online and on railcards making those routine journeys cheaper and easier.

Uber

25% discount when you sign up to this [free corporate account](#).

Prompt payment guarantee

We understand how important it is to be paid correctly and on time. You can help to ensure you are paid promptly and accurately by:

- ▶ Ensuring claims for business travel and expenses are completed via Selenity, our electronic claims system. Further information is [here](#). Claims must be made by the cut off date, as set out in the [payroll schedule](#) and within 3 months.
- ▶ If you are a Display Screen Equipment (VDU) user and require a sight test by an optician you are able to claim a contribution towards the cost. The Trust will provide financial assistance up to a maximum of £25.00 towards the sight test and up to £44.00 towards the cost of single vision spectacles required specifically for display screen equipment use.

The funding for this will come directly from your department budget. To be able to make a claim you will need to upload your completed [DSE form](#) signed by your optician and your receipts to Selenity. To request to activate a Selenity account please email: Employeebenefitsofficer@nuh.nhs.uk.

- ▶ For those on monthly pay, ensure any timesheets, N1 forms (for those not on HealthRoster), ESR3 forms (eg permanent changes to your contracted hours) include your assignment number, are signed and dated by yourself and your manager and submitted in accordance with the [payroll schedule](#). We are not able to process incomplete documents. Documents received after the deadline will be paid the following month.
- ▶ For those on weekly pay, ensure any timesheets, N1 forms (for those not on HealthRoster) include your assignment number, are signed and dated by yourself and your manager and submitted by the following Tuesday at 11 am. We are not able to process incomplete documents. Documents received after the deadline will be paid the following week.
- ▶ Click [here](#) for help understanding your payslip.

Tips for saving money and increasing income

Money Saving Tips from Norfolk County Council

Wherever you are on your financial journey, you may find some of the information offered by Norfolk County Council helpful. Click [here: www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/money-support-service/money-saving-tips](https://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/money-support-service/money-saving-tips) to find out more.

Top tips to save money when shopping

The Association of UK Dieticians advise that healthy eating is important and doesn't need to be expensive. They have put together a [food fact sheet: www.bda.uk.com/resource/food-facts-eat-well-spend-less.html](https://www.bda.uk.com/resource/food-facts-eat-well-spend-less.html) to give ideas to help you eat well and keep costs down.

Olio

A sharing [app: https://olioex.com](https://olioex.com) which connects people with each other and local businesses so surplus food can be shared, not thrown away. OLIO can also be used for non-food household items too, eg unwanted clothing and other items and the loan of garden tools or other useful things to save you buying things unnecessarily.

Too Good to Go: End Food Waste

Every year, one-third of food is thrown away. Too Good To Go is trying to change that. Use the [apple app](#) or [android app](#) to access Surprise Bags filled with surplus food from businesses near you. You won't know exactly what's in your Surprise Bag – but it may be helpful to top up your usual shop. How it works is simple:

- Search the map to find a restaurant, cafe, or shop near you that has unsold food
- Buy the food through the app from as little as £2
- Collect your food at the pre-set time

Choose from stores such as Costa Coffee, Greggs, Caffè Nero, Morrisons, Planet Organic, LEON, YO!, and your favourite local independents.

Tips for saving money and increasing income

£1 dinners

Cheap dinners that will cost you £1 a portion, or less from [BBC Food: www.bbc.co.uk/food/collections/1_dinners](https://www.bbc.co.uk/food/collections/1_dinners).

Soul Foundation Social Supermarket

This is a purpose-built facility on site at SOUL Church, Norwich. The social supermarket is a membership-based community shop for those who need a little extra help, hosting a range of fresh produce, long-life essentials, and household products at a fraction of the cost for members. For further information, visit www.soulfoundation.org.uk

Money Saving Expert

[Money Saving Expert: www.moneysavingexpert.com](http://www.moneysavingexpert.com) is a website dedicated to cutting bills, including journalistic research, tools - all focused on finding deals, saving cash and campaigning for financial justice. They provide a range of financial advice, with a dedicated [cost of living help section](#). Their [Cost of living help guide](#) provides over 90 ways you can save money.

Bank / Temporary Staffing

We value the skills and experience of our staff and it has never been easier to register with the Temporary Staffing Bank for additional shifts. However, please be mindful of your health and wellbeing and ensure you have appropriate rest and recuperation. Registration with Temporary Staffing offers you weekly pay and the flexibility to choose the shifts you prefer. Click [here](#) to find out more.

Video from Money Advice Service

You can [watch a recording: www.youtube.com/watch?v=PligoEJbBkY](#) from experts at the Money Advice Service: the session was recorded in conjunction with NHS England and NHS Improvement and covers a range of topics to help you get on top of your finances by maximising your money with hints, tips and tools. This video was recorded during the pandemic (1st October 2020), however, there may be advice that you find helpful. The advice provided within the video is independent from the Trust and the Trust is not liable for any advice or recommendations contained within.

Make your money go further

Wagestream

This is a financial planning app that gives you complete control over your pay by enabling you to:

- Track your earnings for worked and future shifts, up to 6 weeks in advance
- Access up to 40% of your worked bank and/or substantive earnings instantly, whenever you choose. *Instantly transferred directly from the app to your personal bank account used for monthly/weekly pay. £1.75 transaction fee per stream. Streaming is not a loan and there is no interest. You are accessing your money as earned which will be deducted from your overall weekly/monthly pay*
- Save from your pay automatically into a savings pot
- Access free financial education, webinars and more!

Simply download the app for free ([Apple / Android](#)), enter your email address to register along with your primary ESR assignment number (employee number) and date of birth.

Watch this [introductory video](#):

www.youtube.com/watch?v=VdH2QUovHDU and visit Wagestream's [help: https://help.wagestream.co.uk](https://help.wagestream.co.uk) centre. Alternatively, email: Employeebenefitsofficer@nuh.nhs.uk.

When you enrol in Wagestream your bank details in ESR will be updated. This is how Wagestream works and processes the funds if you stream. You'll receive a notification via ESR to let you know your bank details have been updated.

Please ensure that only worked shifts are streamed. The trust will reclaim any money streamed that has not been accumulated through worked shifts.

Make your money go further

HMRC - claim all allowable tax reliefs:

- ▶ Click [here: www.gov.uk/tax-relief-for-employees](https://www.gov.uk/tax-relief-for-employees) for information about tax relief on qualifying expenses, eg working from home, cleaning uniform, replacing safety boots, professional fees and subscriptions
- ▶ Click [here: www.gov.uk/marriage-allowance](https://www.gov.uk/marriage-allowance) for information about the Marriage Allowance, which enables part of your Personal Allowance to be transferred to your husband, wife or civil partner where eligible.

Childcare

Check to see if you may be eligible for 30 hours free childcare via this [government website: www.gov.uk/30-hours-free-childcare](https://www.gov.uk/30-hours-free-childcare)

NNUH staff have access to an onsite nursery, run by [Busy Bees: www.busybeeschildcare.co.uk](https://www.busybeeschildcare.co.uk). The nursery has 114 places with 80 reserved for hospital staff and takes children aged from 3 months to 5 years. A discounted rate is offered for staff.

Tax Free Childcare

This is a government scheme enabling you to receive up to £500 every 3 months (£2,000 a year) for each child, to help with childcare costs. For every £8 you pay into your account, the government will pay £2 to use to pay your childcare provider. More information is [here: www.gov.uk/get-tax-free-childcare](https://www.gov.uk/get-tax-free-childcare).

You may currently have a salary sacrifice in place for Childcare Vouchers and which scheme is more beneficial depends on your situation. The government [childcare calculator: www.gov.uk/childcare-calculator](https://www.gov.uk/childcare-calculator) help to work this out.

Make your money go further

Big Norfolk Holiday Fun

Big Norfolk Holiday Fun: www.norfolk.gov.uk/what-we-do-and-how-we-work/campaigns/big-norfolk-holiday-fun is a Norfolk County Council scheme delivered alongside Active Norfolk. It helps your child move lots, eat well and have fun.

The scheme provides holiday activities for children and young people aged 5-16 in Norfolk. If your child is 4 years old but they are in school, they can take part.

There are a mix of paid for and free spaces. The free spaces are for children who are eligible for means-tested free school meals. The free school meals page lists the **[benefits you need to receive to be eligible](#)**.

Government-supported financial assistance

A range of free to use and anonymous benefits calculators are available via the Government website: **www.gov.uk/benefits-calculators** and have replaced the Benefits Adviser service.

These will help you find out:

- what benefits you could get
- How much your benefit payments could be
- how benefits will be affected if you increase your hours

Turn2us

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: www.turn2us.org.uk](http://www.turn2us.org.uk)** 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.

Make your money go further

Green Deal: energy saving for your home

This government [website: www.gov.uk/green-deal-energy-saving-measures](http://www.gov.uk/green-deal-energy-saving-measures) helps you make energy-saving improvements to your home and find the best way to pay for them - you may be able to get a loan through the Green Deal. Improvements saving the most energy depend on your home, examples are:

- insulation, such as solid wall, cavity wall or loft insulation
- Heating
- draught-proofing
- double glazing
- renewable energy generation, such as solar panels or heat pumps

You may also be able to get help for energy saving improvements via the [**Energy Company Obligation: www.gov.uk/energy-company-obligation**](http://www.gov.uk/energy-company-obligation)

Home Electronics Scheme

Access over 5,000 electrical products with no deposits or hidden payment. Purchase via salary sacrifice, meaning payments are made prior to deductions for tax and national insurance, resulting in lower tax and national insurance contributions and a smaller overall amount to pay. Click [here: www.homeelectronicsolutions.co.uk](http://www.homeelectronicsolutions.co.uk). Register using VPD 234.

Retire and return and flexible retirement options

The NHS Pension Scheme provides a range of flexible retirement options enabling you to utilise your pension lump sum and benefits and return to work or drawn down certain benefits whilst continuing to work. Further information is available [here](#).

Pension Contribution Alternative Rewards Policy

This [policy](#) outlines arrangements for a cash alternative to the employers' pension contribution for clinical staff and senior managers who are members of the NHS Pension Scheme and are affected by the Annual Allowance (AA) or Life Time Allowance (LTA).

Role change, promotion and development

- ▶ You may feel that now is a time to consider a change of role, invest in your future and/or broaden your skill set.
- ▶ There are a number of options which can be explored with your line manager during your Personal Development Review (PDR) or at any other time if outside of the PDR cycle:
 - Have a conversation about your next steps and career ambition
 - Explore if a rotational scheme is in place which will provide the opportunity to explore working in different departments and experience another specialty/department/service.
 - Explore what secondment opportunities may be available to support you with experiencing a different role, different department/speciality or learn different skills.
- ▶ Alternatively, you may be interested in reviewing our vacancies, which can be found on [here: www.teamnnuh.co.uk](http://www.teamnnuh.co.uk) or if working in another area in the same or similar role is of interest to you, have a look at our [Internal Transfer Scheme](#).
- ▶ You may be interested in development opportunities to support with career progression:
 - Click [here](#) for details of courses to enhance your learning and development: <https://nnuh-hub.tfemagazine.co.uk/p/learning-and-development/learning-and-developmentelopment>
 - Consider all types of development from formal courses to informal learning e.g. shadowing that may support you with developing some further skills to aid your progression.

Site retail discounts

Main Restaurant, Costa Pod and outlets in East and West Blocks

UEA students and staff can access discount on production of their ID badge.

Norfolk & Norwich Hospitals Charity Café (operated by Norfolk Cafes Ltd)

NHS staff and students can access 20% off purchases before 9am and 10% off for the rest of the day on presentation of their NNUH or Student ID badge. Collect points for each purchase made by downloading the Goodies App from the [App Store](#) or [Google Play](#) – points can lead to a further 5 – 10% off when redeeming the reward earned. Follow on Instagram @NNHC_cafennuh for daily information and offers. The Café can be found outside between the East Block and the Emergency Department. Opening times are Monday – Friday, 7.30am – 4pm and Saturday 8am – 2pm.

Stock Shop

On the NNUH site, the Stock Shop offers 20% staff discount.

Cromer Charity Cafe

NHS staff and students can access 10% off all food and drink (except confectionary) on presentation of their NNUH or Student ID badge. Earn 10 points for every £1 spent and then redeem on the cost of future purchases in the café via the loyalty app which can be downloaded from the [App Store](#) or [Google Play](#).

Discounts / discounted rates

Help for Households

This [government website](#):

<https://helpforhouseholds.campaign.gov.uk/discounts-and-offers/> provides details of what offers are available from businesses, eg supermarkets, high street shops, online companies to help with the cost of living.

Blue Light Card

A range of discounts are available from [Blue Light Card](#): www.bluelightcard.co.uk from large national retailers to local businesses are available in a wide range of categories including holidays, cars, days out, fashion, gifts, insurance, phones etc.

Healthcare Staff Benefits

Exclusive discounts are offered to NHS staff, for more information click [here](#): www.healthcarestaffbenefits.org.

NHS Discount Offers

A [website](#): www.nhsdiscountoffers.co.uk providing details of discounts available to staff.

Health Service Discounts

[Health Service Discounts](#): www.healthservicediscounts.com has a number of deals and discounts, covering a wide range of industries, such as [retail, travel, broadband, finance, motoring](#). It is free to join and use. A list of all the discounts available is [here](#) and includes discount codes for mobile phone companies.

There is also a [Health Service Discounts Ode Card](#) which can be used online and in-store. It operates like a Visa Debit but you can earn up to 12% cashback at qualifying retailers.

Butterfly Café, King Street, Norwich

Students and NHS staff can access 10% off on production of NNUH or university ID badge.

Discounts / discounted rates

Discounts at Norfolk health and fitness clubs

Click [here](#) for a full listing of discounted membership.

British Cycling

Free three-month commute membership for NHS staff. Alongside insurance and legal benefits there are a range of member benefits including discounts on servicing, components, kit and much more.

[Read here for further details:](#)

www.britishcycling.org.uk/NHS_membership

Money Saving Expert

A list of freebies and discounts available for NHS staff is available

[here: www.moneysavingexpert.com/deals/nhs-discounts-and-freebies](#)

Coterie Barber

10% discount to all NHS staff who show their badge - you need

to [book your appointment online:](#)

<https://coterie.resurva.com/book>

Elements Menswear

Located in Lower Goat Lane, Norwich, staff are offered 10% off on all purchases in store if you show your badge.

Robert Oliver Menswear

Located in Sprowston Road, Norwich, staff are offered 10% off on all purchase in store if you show your badge.

Norfolk Holiday Properties

5% discount on [selected properties:](#)

www.norfolkholidayproperties.co.uk/property-category/nhs-discount. You will need a copy of your NHS badge at the time of booking. To receive a discounted rate, email info@norfolkholidayproperties.co.uk or call 01603 981390, specifying your desired accommodation and dates, and they will reduce the accommodation price by 5%. Discount not applicable for school Summer and Christmas holidays.

Discounts / discounted rates

Superdrug

Show your ID badge at the checkout and receive 10% off your total bill. In-store only.

Molton Brown

Molton Brown have provided access to an [exclusive private webpage with discounts](#) that are not available to the general public.

Blue Orchid Hotels

Up to 15% discount available for accommodation and discounted experiences such as dining, beauty treatments and afternoon teas. More information [here](#):
www.blueorchid.com/en/nhs_GiftKindness.html

Accord Legal Services

Free wills to all the NHS staff and other key workers Call 0843 506 5115 or email info@accordwills.co.uk.

The Willmaker

50% discount on single wills or mirror wills for couples. Complete [the contact form: www.thewillmaker.co.uk](#) and write "NHS Norfolk" in the comment box. Show your ID card during the consultation.

Vets4Pets

10% off all purchases when presenting a valid NHS identification acceptable to the promoter in [Companion Care or Vets4Pets vet surgeries: www.vets4pets.com](#). The discount can be used on veterinary products and veterinary services in store only. This offer excludes insurance claims and health plans.

Desira

This offer entitles you to an exclusive promotional offer on any car from the Peugeot range and also includes Free roadside assistance! Click [here](#) to find out more:
www.desiragroup.com/news/peugeot-pride-programme

The Cinema Society

Offers discount of up to 40% off the cost of your cinema tickets. [Click here](#) for further details.

Support from financial institutions

NatWest

NatWest have set up an emergency customer care line to help customers who work for the NHS or in social care so they can get through quickly. It is managed by a dedicated team of Customer Care experts and is open 24 hours a day, 7 days a week.

- **Tel:** 0800 0462 418
- **Relay UK:** 18001 0800 0462 418

Their team can help with emergency banking support:

- advice on taking mortgage or loan repayment holidays
- accessing fixed term savings account funds without penalty
- setting up Online and Mobile Banking

Further details are [here: www.natwest.com/banking-with-natwest/supporting-critical-workers.html](https://www.natwest.com/banking-with-natwest/supporting-critical-workers.html).

Royal Bank of Scotland

The Royal Bank of Scotland have an emergency customer care line for customers working in the NHS or social care so they can get through quickly. Managed by a dedicated team of Customer Care experts, it is open 24 hours a day, 7 days a week.

- **Tel:** 0800 0466 734
- **Relay UK:** 18001 0800 0466 734

▶ Their team can help with emergency banking support:

- advice on taking mortgage or loan repayment holidays
- accessing fixed term savings account funds without penalty
- setting up Digital and Mobile Banking

▶ Further details are [here: www.rbs.co.uk/banking-with-royal-bank-of-scotland/supporting-critical-workers.html](https://www.rbs.co.uk/banking-with-royal-bank-of-scotland/supporting-critical-workers.html).

Support from financial institutions

Lloyds Bank

Whether you're struggling to manage your payments or worried about covering the essentials, Lloyds have resources on their [website: www.lloydsbank.com/help-guidance/managing-your-money/moneyworries.html](https://www.lloydsbank.com/help-guidance/managing-your-money/moneyworries.html) to support.

HSBC

[HSBC: www.hsbc.co.uk](https://www.hsbc.co.uk) have a Wellbeing (Financial health & support) section on their website which also includes a [Money worries](#) section to support you with finding the support you need.

Nationwide

[Nationwide: www.nationwide.co.uk/help/](https://www.nationwide.co.uk/help/) have areas on their website to support you with money worries and advice on managing your money, amongst other subjects.

Santander

[Santander: www.Santander.co.uk](https://www.Santander.co.uk) has an area on their website to support if [finances are a struggle](#) and have some top tips on financial help and other types of help for gas and electricity, ways to cut spending and budget planning.

Utilities

If you are struggling to pay your energy bills, [MoneySavingExpert: www.moneysavingexpert.com/utilities](https://www.moneysavingexpert.com/utilities) have a section outlining the [help available to pay your energy bill](#) and gives information and advice on steps to take and options available. In addition, it provides information about schemes and grants to help with energy costs, replacing old or faulty boilers, making your home more energy-efficient and benefits you may be eligible for.

Anglian Water

Anglian Water have a [WaterCare](https://www.anglianwater.co.uk/help-and-advice/water-care/) service: www.anglianwater.co.uk/help-and-advice/water-care/ if you need a helping hand. They offer support through a Priority Services Register and also Extra Care Support. You may be able to access support from one or both of these services. If you're finding it difficult to pay, Anglian Water offer discounted tariffs, assistance schemes and affordable payment plans.

Grants and financial assistance

Norwich Consolidated Charities

There are three independent grant-making charities under the Norwich Charitable Trusts umbrella. These are:

- Anguish's Educational Foundation
- Norwich Consolidated Charities
- Norwich Freemen's Charity

Each of these has a different geographical area of benefit and grant-making focus, eg support with school uniform, residential educational school trips, education fees, household items or repairs, Bankruptcy or Debt Relief Order (DROs) fees where you have been advised to make an application by a trusted organisation. Details of the grants are [here](https://www.norwichcharitabletrusts.org.uk/grants-for-individuals): www.norwichcharitabletrusts.org.uk/grants-for-individuals.

The Foundation of Joanna Scott & Others

Grants for education are available for those aged under 25, whose homes are within five miles of Norwich City Hall or who attend a school within that area and whose parents are not able to afford the expense involved. The grants can be for nursery fees, degrees, school uniform, trips, music, dance and gym tuition.

[Read more: www.foundationofjoannascott.org.uk](https://www.foundationofjoannascott.org.uk).

Norfolk County Council Norfolk Assistance Scheme

Support to those who are eligible, including emergency cash or food, help with shopping and other tasks, and assistance with fuel costs. [Read more: www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/norfolk-assistance-scheme](https://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/norfolk-assistance-scheme).

Cavell Nurses Trust

[Cavell Nurses Trust: www.cavellnursestrust.org](https://www.cavellnursestrust.org) supports nurses, midwives and HCAs, both working and retired, when they're suffering personal or financial hardship. One-off grants are available to relieve financial hardship and rapid emergency funding for those at great risk.

Grants and financial assistance

The Care Workers' Charity

The Care Workers' Charity: www.thecareworkerscharity.org.uk

has grants available to people employed caring roles:

- Crisis grants – For care workers who have experienced a recent change in circumstance resulting in a significant financial impact.
- COVID-19 Emergency Fund – providing support where staff have had a drop in income or require financial support as a result of COVID-19.
- Funeral grants - If you are a care worker who is responsible for paying the funeral costs of a next of kin OR if you are the next of kin for a care worker who has passed on from COVID-19

NHS Business Services Authority

Their [Exceptional Support Fund: www.nhsbsa.nhs.uk/nhs-learning-support-fund/exceptional-support-fund](http://www.nhsbsa.nhs.uk/nhs-learning-support-fund/exceptional-support-fund) is available to eligible students experiencing financial hardship during their studies, with a grant of up to £3,000 a year.

UNISON

UNISON members experiencing financial difficulties can access the **“There for You”** scheme: <https://www.unison.org.uk/get-help/services-support/there-for-you/>. UNISON also have a free, confidential [debt advice service](#) and the website includes a benefits calculator and budget planner. More information is available from the NNUH UNISON branch office on ext 3529 or email andrew.campling@nnuh.nhs.uk and barbara.horton@nnuh.nhs.uk.

Unite Benevolent Fund

Members of Unite can apply for assistance from Unite. [Find out more: www.unitetheunion.org/why-join/member-offers-and-benefits/member-offers/benevolent-fund.](http://www.unitetheunion.org/why-join/member-offers-and-benefits/member-offers/benevolent-fund)

Grants and financial assistance

Royal College of Nursing – RCN Foundation

The RCN Foundation provides access to a hardship grant offered via their **Benevolent Service**:

<https://rcnfoundation.rcn.org.uk/Apply-For-Funding/Hardship-grants> to support to all members of the nursing and midwifery profession, including:

- Registered nurses and midwives who live in the UK, including nurses who have qualified abroad and are seeking to work in a health care environment.
- Health Care Support Workers, Nursing Associates and Nursing Apprentices living in the UK who have practiced in a Health Care Support Role for three or more years, under the supervision of registered nurses.
- Applicants who have previously worked in the above roles, eg those currently retired or off sick can be considered if evidence of the work history is provided, covering three years for Health Care Support roles.
- Nursing undergraduate students whose funding has stopped due to illness, or who are fleeing domestic abuse, or who have experienced a bereavement of a partner that they lived with (please get in touch with the Foundation to discuss specific cases).

You do not need to be a member of the Royal College of Nursing.

They also offer advice on benefits and debts and provide information on a range of other financial support available.

Chartered Society of Physiotherapy Members Benevolent Fund

The MBF helps past and present members of the CSP who are experiencing financial difficulty. **Read more:**

<https://mbf.csp.org.uk/content/seek-help-mbf>.

Grants and financial assistance

The Royal College of Midwives (RCM) Benevolent Fund

The **[RCM Benevolent Fund](#)**:

www.rcm.org.uk/supporting/getting-help/financial-support

works alongside The Cavell Trust to provide financial and emotional support to Midwives, Maternity support workers and Student Midwives to support midwives and healthcare assistants, both working and retired, when they're suffering personal or financial hardship.

The Norfolk Benevolent Medical Society

The Society's purpose is to offer financial help to members whose circumstances require it. It is open to all medical doctors in Norfolk. Membership allows you to apply for financial support for hardship if you need it and helps colleagues in hardship. Membership is £15 per year for a doctor.

All UEA Norwich Medical School MBBS students are automatically eligible to support from the society if referred through the UEA's Hardship or Access to Learning funds.

Find out more **[here: https://nbms.org.uk](https://nbms.org.uk)**

Royal Medical Benevolent Fund

The **[RMBF: https://rmbf.org/get-help](https://rmbf.org/get-help)** provides support for doctors and their families through all stages of their career and beyond, ranging from financial assistance in the form of grants to a telephone befriending scheme for those who may be isolated and in need of support.

If you are a doctor working in the UK, you may be eligible for financial help. The RMBF provides online advice and wellbeing support, as well as help for refugee doctors in certain areas of the country.

If you are a student at a UK medical school, you could be eligible for financial help. The RMBF also provide online advice and wellbeing support, including a dedicated student money adviser.

Food banks and community fridges

Trussell Trust Food Bank

The Trussell Trust: www.trusselltrust.org works with referral agencies to issue food vouchers to those in need of emergency food in times of crisis. In order to get help from the food bank you will need to be referred with a voucher. Once you have been given a voucher, you can exchange this for a minimum of three days' **emergency food** at your nearest **food bank centre**. Click [here](#) to access further information.

Food banks are designed to provide short-term, emergency support with food during a crisis and aim to relieve immediate pressure by providing food, but also offer additional support so that people don't need to use the food bank again in the future.

NNUH Food Bank

The chaplaincy offer a staff foodbank for colleagues experiencing financial difficulties. This is a confidential service. To access, call the chaplains on ext 3470 or drop in for an informal chat.

Community Fridge

A **Community Fridge:** www.hubbub.org.uk/the-community-fridge can be accessed by anyone and everyone who wants to share food, volunteer or get involved with other food, environment or related activities the group have to offer. There are some rules on what you **can** and **cannot** put in the fridge (for health and safety reasons) so make sure to check in advance before you visit.

Use the [fridge map](#) to find your nearest community fridge. Community Fridges can be used to:

- Share surplus food that you're not going to use, perhaps you're a gardener, you're going on holiday or you're just about to move house.
- Take food from the fridge to save you buying new and help reduce food waste.

General financial wellbeing resources

MoneyHelper

MoneyHelper: www.moneyhelper.org.uk joins up money and pensions guidance to make it quicker and easier to find the right help. They bring together the support and services of three government-backed financial guidance providers: the Money Advice Service, the Pensions Advisory Service and Pension Wise.

They provide free and impartial in-depth **guides** to help improve finances, tools and calculators to help keep on track and plan ahead and provide support over the phone and online:

- **NHS telephone support line**
Tel: 0800 448 0826
Typetalk: 18001 0800 915 4622
- **WhatsApp**
Add +44 77 01342 744 to your WhatsApp and send a message to access help with sorting out debts or pension and credit questions.
- **Webchat**
Chat to one of the MoneyHelper team via **their [online portal](#)**.

Some examples of the tools available:

- ▶ **[Budget Planner Tool](#)**
This free Budget Planner puts you in control of your household spending and analyses your results to help you take control of your money.
- ▶ **[Family and care](#)**
Big money decisions often need to be made when looking after family members and partners, expecting a baby, or dealing with problems like illness, divorce or bereavement. MoneyHelper has developed guides for these situations.

General financial wellbeing resources

▶ **Debt Advice Locator Tool**

If you're struggling with debt, it can be hard to know where to turn. But with lots of free national and local advice services available across the UK, you can use this tool to find help in a way that's best for you whether it be online, telephone or face-to-face support.

▶ **Dealing with debt**

For taking control of debt, getting free debt advice, and how to borrow affordably.

▶ **Benefits**

Find out what benefits you may be entitled to, eg help with housing costs, benefits if you have children, universal credit, how to claim them and what to do if things go wrong.

▶ **Budgeting**

There are a collection of guides which may help you save money on your everyday household bills. Also included are ways of keeping track of your money, knowing when you can spend, and how to avoid going into the red.

▶ **Work and redundancy**

Advice on understanding your employment rights, what in-work benefits you might be entitled to and how to handle redundancy.

▶ **Help with scams**

Advice for spotting, avoiding and recovering from scams.

Other financial wellbeing resources

NNUH Employee Assistance Programme

Free, confidential legal and financial advice from an impartial, expert advisor on a range of areas, including family law (including children, marriage, divorce and living together), tax and debt, consumer law, motoring law and bereavement law (including wills, probate and powers of attorney). **Tel:** 0300 131 2050.

Citizens Advice

Citizens Advice: www.ncab.org.uk is an independent charity providing free, confidential and impartial advice on any kind of issue, eg money, benefits, housing and employment problems.

BBC Debt Tester tool

The [Debt Tester](#) tool provided by the BBC, which you can use to find out how likely you are to have problems with borrowing.

Breathing Space Debt Respite Scheme

The [Breathing Space Debt Respite Scheme](#): <https://www.gov.uk/options-for-paying-off-your-debts/breathing-space> enables access debt advice and mental health crisis treatment without pressure from creditors or mounting debts.

Money Support Service - Norfolk County Council

If you're a Norfolk County Council service user who needs help with budgeting, the [Money Support Service](#): www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/money-support-service can offer help and advice over the phone, or face-to-face support in your own home if needed.

Examples of support available are budget training to help work out your income and outgoings to give you a better understanding of your finances, support to reduce high bills, support with referral to debt management agencies or if you're struggling with debt.

Tel: 01603 223392 (option 4) **email:** MSS@norfolk.gov.uk.

Other financial wellbeing resources

Debt Advice Foundation

This is a registered [national debt advice and education charity](http://www.debtadvicefoundation.org) offering free, confidential support and advice to anyone worried about loans, credit and debt: www.debtadvicefoundation.org.
Tel: 0800 043 40 50

Stepchange

[Stepchange: www.stepchange.org](http://www.stepchange.org) is a debt charity offering free advice and debt solutions to help you.

National Debtline

Free and independent debt advice over the phone and online. [National Debtline: www.nationaldebtline.org](http://www.nationaldebtline.org) has fact sheets offering debt advice, sample letters you can use and a budget tool.

With households facing increased gas and electricity bills, a [factsheet](#) is available:

- see what support is available if you are struggling with your energy bills;
- understand what you can do if you can't afford essential costs; and
- find out about help that may be available in an emergency.

Support is also available as follows:

- [online tool](#) to access debt help.
- [Webchat](#) with an adviser, Monday to Friday 9am - 8pm and Saturday 9:30 am - 1pm.
- **Tel:** 0808 808 4000, Monday to Friday 9am - 8pm and Saturday 9:30 am - 1pm.

There is also a [Coronavirus hub](#) for the latest information and advice about the help available.

Other sources of support

Salvation Army

The **Salvation Army**: <http://www.salvationarmy.org.uk> offers a variety of support together with emergency assistance as follows:

- People who are homeless
- Families in need
- Unemployed
- People suffering illness
- Those with benefit delays

The services provided by each centre is tailored to the needs of the local community and the Salvation Army often work in partnership with other voluntary organisations and offer Food Parcel Vouchers. Some centres operate their own food banks. Your nearest **church or centre** might provide:

- Clothes
- Lunch clubs
- Food parcels
- Utility top-ups
- Showers
- Homeless drop-in days
- Disaster/emergency response
- Street pastors
- Bottles of water
- Baby supplies
- Meal vouchers
- Debt and budgeting advice

Government support

Cost of living support

This **Government website**: www.gov.uk/cost-of-living outlines support that is available to support with the cost of living and includes information regarding income and disability benefits, bills and allowances, childcare, housing and travel.

Fuel Direct

If you receive Universal Credit, income-related Employment and Support Allowance, Income Support or Pension Credit you can have some of your bills (including rent, services charges, fuel or water bills) paid directly out of your benefits payments if you're having difficulties. See [here](#) for further information:

<https://www.gov.uk/bills-benefits>

Boiler Upgrade Scheme

The government is providing grants to encourage property owners to install low carbon heating systems such as heat pumps, through the **Boiler Upgrade Scheme (BUS)**:

<https://www.gov.uk/guidance/check-if-you-may-be-eligible-for-the-boiler-upgrade-scheme-from-april-2022#contents>. The grants can help overcome the upfront cost and is open until 2025.

Support from local government

Norfolk County Council: www.norfolk.gov.uk/what-we-do-and-how-we-work/campaigns/help-with-living-costs have a range of resources to help with utility bills, food support, vouchers. Their website includes a **local support page:** www.norfolk.gov.uk/what-we-do-and-how-we-work/campaigns/help-with-living-costs/local-support to help connect you with local voluntary or community organisations that can help you with a range of tasks and support, for example:

- Advice on benefits and other financial support
- Advice on how to stay well and active
- Arranging emergency home and heating repairs
- Advice on keeping warm and heating your home efficiently
- Ensuring your home is safe and secure
- Advice on housing and homelessness
- Support with debts and budgeting
- General information and advice

The **local support page** provides links to Borough, district and city council support:

- [Breckland District Council Community Support hub](#)
- [Broadland Council and South Norfolk District Council help hub](#)
- [Great Yarmouth Borough Council residents support](#)
- [King's Lynn and West Norfolk Borough Council support directory](#)
- [North Norfolk District Council help hub](#)
- [Norwich City Council services and support](#)

Additionally, Norfolk Libraries are providing free bags of sanitary products, toiletries and Well and Warm bags. You are invited to help yourself to a bag with no need to ask. The **Norfolk County Council website:** www.norfolk.gov.uk/libraries-local-history-and-archives/libraries/library-services/health-and-wellbeing/the-tricky-period includes details of the products included. Norfolk Libraries are also offering tea, coffee, instant soup and hot chocolate during staffed hours. **Find your local library:** www.norfolk.gov.uk/libraries-local-history-and-archives/libraries/your-local-library/locations-and-opening-times

NHS People Promise

We are compassionate and inclusive

- We do not tolerate any form of discrimination, bullying or violence
- We are open and inclusive
- We make the NHS a place where we all feel we belong
- Together, WE make the NHS the best place to work
- We are the NHS

We are recognised and rewarded

- A simple thank you for our day-to-day work
- Formal recognition for our dedication
- A fair salary for our contribution.

We each have a voice that counts

- We all feel safe and confident to speak up
- We take the time to really listen to understand the hopes and fears that lie behind the words.

We are safe and healthy

- We look after ourselves and each other
- Wellbeing is our business and our priority – and if we are unwell, we are supported to get the help we need
- We have what we need to deliver the best possible care – from clean safe spaces to rest in, to the right technology.

NHS People Promise

We are always learning

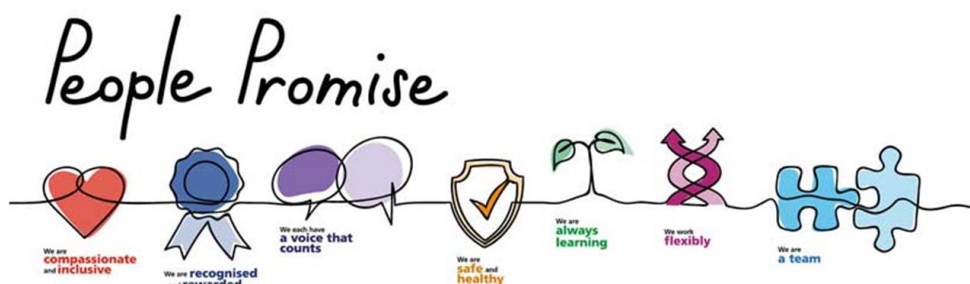
- Opportunities to learn and develop are plentiful, and we are all supported to reach our potential
- We have equal access to opportunities
- We attract, develop and retain talented people from all backgrounds.

We work flexibly

- We do not have to sacrifice our family, our friends or our interests for work
- We have predictable and flexible working patterns – and, if we do need to take time off, we are supported to do so.

We are a team

- First and foremost, we are one huge, diverse and growing team, united by a desire to provide the very best care
- We learn from each other, support each other and take time to celebrate successes.



Feedback

If you have any feedback on the contents of this booklet (eg inaccuracies, inclusion of other information that you are aware of), or have ideas of things we could do to support you and your colleagues concerning financial wellbeing, please contact claire.varga@nnuh.nhs.uk

People Promise



