

# Caring for you, caring for your finances

May 2023



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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 on your personal device.
- ▶ The majority of the links in this document are to external websites. However, there a small number of links to documents that are saved in Trust Docs, e.g. 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 companies, organisations and charities 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**

Join the [First Bus Corporate Travel Club](#) and spread the cost of an annual season ticket over 12 months. Semmence and Konect season tickets are available via the Travel Office by emailing [office.travel@nnuh.nhs.uk](mailto:office.travel@nnuh.nhs.uk). Please allow up to two weeks before your current pass expires. For further information, please click [here](#).

## **Park and ride**

The Costessey Park and Ride service to the NNUH is **free of charge** upon presenting your Trust ID Badge. The first bus from Costessey is at 6.30 am and the last bus from the hospital is at 8.45 pm. To see the timetable for the service, click here: [www.firstbus.co.uk/norfolk-suffolk/routes-and-maps/costessey-park-ride](http://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](http://www.confused.com/petrol-prices).

## **Car Sharing**

[Liftshare.com](http://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.

## **Car leasing – NHS Fleet Solutions**

Lease a new car via salary sacrifice, resulting in lower tax and national insurance contributions. 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. Your tax code will change as a result of taking a lease. To find out more and apply, register at [www.vivup.co.uk/users/sign\\_in](http://www.vivup.co.uk/users/sign_in)

## **Cyclescheme**

Hire a bike and/or accessories via salary sacrifice, resulting in lower tax and national insurance contributions. To find out more and apply, register at [www.vivup.co.uk/users/sign\\_in](http://www.vivup.co.uk/users/sign_in)

# Travel costs

## **Free parking at night and weekends**

Colleagues 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 at [Office.Travel@nnuh.nhs.uk](mailto:Office.Travel@nnuh.nhs.uk). You will need to provide your car details.

## **Weekend parking at Rouen Road**

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 at [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 our [Homeworking pages on The Beat](#).

## **Train Discounts & Deals**

Make train travel easy with train discounts and deals from healthservicediscounts:

[www.healthservicediscounts.com/travel/transport/trains](http://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 Assure Expenses, 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 Assure Expenses – further information is [here](#).

- ▶ 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 to find out more: [www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/money-support-service/money-saving-tips](http://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/money-support-service/money-saving-tips).

## **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 to give ideas to help you eat well and keep costs down: [www.bda.uk.com/resource/food-facts-eat-well-spend-less.html](http://www.bda.uk.com/resource/food-facts-eat-well-spend-less.html)

## **Olio**

A sharing app: [www.olioex.com](http://www.olioex.com) 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, e.g. unwanted clothing and other items and the loan of garden tools or other useful things to save 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, Starbucks, M&S, Morrisons and 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](http://www.bbc.co.uk/food/collections/1_dinners).

## **Money Saving Expert**

This website: [www.moneysavingexpert.com](http://www.moneysavingexpert.com) is dedicated to cutting bills and includes journalistic research and 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 for [non-medical and dental temporary staffing](#) and here for [medical and dental temporary staffing](#).

## **Video from Horizons NHS**

You can watch a recording by Horizons NHS ([www.youtube.com/watch?v=PligoEJbBkY](http://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 (1<sup>st</sup> 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 six weeks in advance
- Access up to 40% of your worked bank and/or substantive earnings instantly, whenever you choose. The funds get transferred directly from the app to your personal bank account. Each transaction costs £1.75. Streaming is not a loan and there is no interest. You'll be 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](https://www.youtube.com/watch?v=VdH2QUovHDU)) and visit Wagestream's Help Centre (<https://help.wagestream.co.uk>). Alternatively, email: [Employeebenefitsofficer@nnuh.nhs.uk](mailto:Employeebenefitsofficer@nnuh.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](http://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](http://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 if your child is 3 to 4 years old: [www.gov.uk/30-hours-free-childcare](http://www.gov.uk/30-hours-free-childcare)

## **Busy Bees Nursery**

NNUH staff have access to an onsite nursery, run by Busy Bees: [www.busybeeschildcare.co.uk/nursery/norwichnhs](http://www.busybeeschildcare.co.uk/nursery/norwichnhs). 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/tax-free-childcare](http://www.gov.uk/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's childcare calculator [www.gov.uk/childcare-calculator](http://www.gov.uk/childcare-calculator) can help to work this out.

# Make your money go further

## **Big Norfolk Holiday Fun**

This ([www.norfolk.gov.uk/what-we-do-and-how-we-work/campaigns/big-norfolk-holiday-fun](http://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](http://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
- How your benefits will be affected if your circumstances change

## **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, e.g. solar panels or heat pumps

You may 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)

## **Vivup Electronics Scheme**

This scheme enables you to spread the cost of thousands of technology items and home appliances from Currys and John Lewis & Partners. 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. Register to access: [www.vivup.co.uk/users/sign\\_in](http://www.vivup.co.uk/users/sign_in)

## **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 NHS Pension Scheme members 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 Medical Appraisal 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.
- ▶ You may be interested in reviewing our vacancies, which can be found here: [www.teamnnuh.co.uk](http://www.teamnnuh.co.uk). If you are interested in working in another area, in the same or similar role, have a look at our [Internal Transfer Scheme](#).
- ▶ You may be interested in learning and development opportunities to support with career progression - consider all types of learning and development from formal courses to informal learning e.g. shadowing that may support you with developing some further skills to aid your progression. Also, have a look at our [Learning & development pages on The Beat](#).

# 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

## **Vivup**

Vivup: [www.vivupbenefits.co.uk](http://www.vivupbenefits.co.uk) is the Trust's employee assistance programme and brings a large range of benefits into one place. You'll find:

- Multiple savings across the UK's major retailers, restaurants and services
- Access to 24/7 confidential, impartial, telephone support via the [employee assistance programme](#) and other physical, financial and mental health support
- Information to embrace a healthier lifestyle with assessments, goals and tools on the wellbeing management platform.

## **Discounts at Norfolk health and fitness clubs**

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

## **Butterfly Café, King Street, Norwich**

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

## **Money Saving Expert**

This website has a page dedicated to NHS and care worker staff freebies and discounts:

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

## **Blue Light Card**

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

## **NHS Discount Offers**

A website: [www.nhsdiscountoffers.co.uk](http://www.nhsdiscountoffers.co.uk) providing details of discounts available to staff online or in store.

## **Healthcare Staff Benefits**

Local and national offers offered to NHS staff. For more information click here: [www.healthcarestaffbenefits.org](http://www.healthcarestaffbenefits.org).

# Discounts / discounted rates

## Health Service Discounts

Health Service Discounts: [www.healthservicediscounts.com](http://www.healthservicediscounts.com) offers exclusive discounts, cashback and vouchers, covering a 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 16% cashback at qualifying retailers.

## Help for Households

This government website:

<https://helpforhouseholds.campaign.gov.uk/housing-support/> provides details of support that is available to help with the cost of living and includes energy saving tips.

## 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.

## Desira

Exclusive offers on new cars across the range. Click here to find out more: [www.desiragroup.com/news/peugeot-pride-programme](http://www.desiragroup.com/news/peugeot-pride-programme)



# Discounts / discounted rates

## **Norfolk Holiday Properties**

5% discount on selected properties (excluding school Summer and Christmas holidays): [www.norfolkholidayproperties.co.uk/property-category/nhs-discount](http://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](mailto:info@norfolkholidayproperties.co.uk) or call 01603 981390, specifying your desired accommodation and dates, and they will reduce the accommodation price by 5%.

## **Blue Orchid Hotels**

Discount available for accommodation and experiences such as dining, beauty treatments and afternoon teas. More information here: [www.blueorchid.com/en/nhs\\_GiftKindness.html](http://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](mailto:info@accordwills.co.uk).

## **The Willmaker**

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

## **Molton Brown**

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

## **British Cycling**

Free three-month 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](http://www.britishcycling.org.uk/NHS_membership)

## **The Cinema Society**

Up to 40% off the cost of your cinema tickets - register using your NNUH email address, choose your cinema/film and buy your ticket vouchers through the site. Exchange the vouchers for tickets on the cinema's website or at the box office. Most major cinema chains take part in this scheme. There's no subscription and the vouchers are valid for any day, any film and at any time. Each cinema has its own terms and conditions, so check them when you buy. Discounts vary depending which cinema you visit and when. Click here to register: [www.cinemasocietyclub.com](http://www.cinemasocietyclub.com)

# 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](http://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](http://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](http://www.lloydsbank.com/help-guidance/managing-your-money/moneyworries.html) to support.

## **HSBC**

HSBC: [www.hsbc.co.uk](http://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/](http://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](http://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.

## **Barclays**

Barclays: [www.barclays.co.uk/money-management/managing-money-problems](http://www.barclays.co.uk/money-management/managing-money-problems) have sections on their website to support with money worries and guidance to help with the rising cost of living.

# Utilities

If you are struggling to pay your energy bills, Money Saving Expert: [www.moneysavingexpert.com/utilities](http://www.moneysavingexpert.com/utilities) has guides and tools to help you get the best deals on your household bills and includes information about [help available to pay your energy bill](#), together with council tax, mobile phone, broadband, government grants information.

## **Anglian Water**

Anglian Water have a WaterCare service:

[www.anglianwater.co.uk/help-and-advice/water-care/](http://www.anglianwater.co.uk/help-and-advice/water-care/) - 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.

## **Fuel**

If you use oil to heat your home, Community Action Norfolk's community oil buying scheme can help get the best price and regular payment options are available to help spread the cost: [www.communityactionnorfolk.org.uk/sites/content/thinkingfuel](http://www.communityactionnorfolk.org.uk/sites/content/thinkingfuel) call 01635 698216 or email [office@communityactionnorfolk.org.uk](mailto:office@communityactionnorfolk.org.uk).

# 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 are here:

[www.norwichcharitabletrusts.org.uk/grants-for-individuals](http://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](http://www.foundationofjoannascott.org.uk).

## **Norfolk County Council Norfolk Assistance Scheme (NAS)**

Support for those who are eligible, including emergency financial help, supply of household goods and furniture, support, guidance and advice. Read more: [www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/norfolk-assistance-scheme](http://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/norfolk-assistance-scheme).

## **Cavell Nurses Trust**

The Trust supports nurses, midwives and HCAs, both working and retired, when they're suffering personal or financial hardship and can provide assistance with short term financial emergencies, essential white goods, travelling expenses for attending medical treatment, mobility aids, home adaptations due to disability, rent deposits and removal costs, Bankruptcy and Debt Relief Order fees, Rent etc. Read more: [www.cavellnursestrust.org](http://www.cavellnursestrust.org)

# Grants and financial assistance

## **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.

## **Healthcare Workers Foundation**

The Healthcare Workers' Foundation: **[www.healthcareworkersfoundation.org/financial-support](http://www.healthcareworkersfoundation.org/financial-support)** provide a grant of £250 to healthcare workers who are experiencing exceptional financial hardship.

## **UNISON**

UNISON members experiencing financial difficulties can access the "There for You" scheme: **[www.unison.org.uk/get-help/services-support/there-for-you](http://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@nuh.nhs.uk](mailto:andrew.campling@nuh.nhs.uk)** and **[barbara.horton@nuh.nhs.uk](mailto:barbara.horton@nuh.nhs.uk)**.

# Grants and financial assistance

## **Royal College of Nursing – RCN Foundation Benevolent Service**

The RCN Foundation Benevolent Service provide access to a hardship grant to support to all members of the nursing and midwifery profession, including:

- NMC registered nurses and midwives who live in the UK and Channel Isles, 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 and Channel Isles who have practiced in a health care support role for three or more years, under the supervision of registered nurses.
- Applicants who are currently retired or off sick having previously worked in these roles, if evidence of three years for health care support employment is provided.
- 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. More information and a full description of the criteria is available here: <https://rcnfoundation.rcn.org.uk/Apply-For-Funding/Hardship-grants>

## **Physiotherapy Benevolent Fund**

The PBF helps past and present members of the CSP who are experiencing unforeseen hardship or 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 works alongside the Cavell Nurses 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. Click here for more information: [www.rcm.org.uk/caring-for-you-hub-home/financial-support/](http://www.rcm.org.uk/caring-for-you-hub-home/financial-support/)

## **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 and medical students 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: [www.nbms.org.uk](http://www.nbms.org.uk)

## **Royal Medical Benevolent Fund**

The RMBF: [www.rmbf.org/get-help](http://www.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 work 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 about how to get a food voucher.

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 people are less likely to need a food bank in the future.

## **NNUH Essentials service**

The Essentials service for staff and students is confidential, available at all Trust locations and run by our Chaplaincy team. Anyone who needs a bit of help can pick up a bag containing two to three days' worth of store cupboard items and toiletries. Simply email [Essentials@nnuh.nhs.uk](mailto:Essentials@nnuh.nhs.uk) and one of the Chaplaincy team will contact you to arrange collection. Alternatively, a paper form can be collected from the entrance of the Chapel and the completed form popped in the yellow letter box outside the Chapel.

## **Community Fridge**

A Community Fridge is a site where local people can share food, this includes surplus from supermarkets, local food businesses, producers, households and gardens. Their main purpose is to save fresh food going to waste. 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](http://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.

The website provides free and impartial in-depth [guides](#) to help improve finances, tools and calculators to help keep on track and plan ahead and provides 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 / support

## **NNUH Employee Assistance Programme**

Counselling and guided Cognitive Behaviour Therapy (CBT) is offered by [Vivup](#). This open access 24/7 helpline can provide structured counselling and support via the telephone on 0330 380 0658. Support is available for stress, anxiety, depression, bereavement, trauma, relationships, work concerns, financial issues and legal matters. All calls are confidential and you can self-refer for work and/or personal issues.

## **Norfolk Citizens Advice**

Norfolk Citizens Advice: [www.ncab.org.uk](http://www.ncab.org.uk) is a local charity providing free, confidential and impartial advice on a range of issues, e.g. money, benefits, housing and employment problems.

## **BBC Debt Tester tool**

The [Debt Tester](#) tool, provided by the BBC, can be used to find out how likely you are to have problems with your borrowing over the next year or so.

## **Breathing Space (Debt Respite Scheme)**

Up to 60 days temporary protection from creditors whilst you get debt advice and make a plan could be accessed via Breathing Space. Click here more information: [www.gov.uk/options-for-paying-off-your-debts/breathing-space](http://www.gov.uk/options-for-paying-off-your-debts/breathing-space).

## **Money Support Service - Norfolk County Council**

If you're a Norfolk County Council service user who needs help with budgeting, the 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. Click here for more information:

[www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/money-support-service](http://www.norfolk.gov.uk/care-support-and-health/support-for-living-independently/money-and-benefits/money-support-service), call 01603 223392 (option 4) or email: [MSS@norfolk.gov.uk](mailto:MSS@norfolk.gov.uk).

# Other financial wellbeing resources / support

## **Debt Advice Foundation**

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

## **Stepchange**

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

## **National Debtline**

Access free and independent debt advice over the phone and online with 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.

# Other sources of support

## **Salvation Army**

The Salvation Army offers a variety of support, e.g. budget and debt advice, homelessness, foodbanks etc. More information can be found on their website: [www.salvationarmy.org.uk/community](http://www.salvationarmy.org.uk/community)

## **Rent a room scheme**

Do you want to take advantage of earning some extra income tax free by renting a room out in your house to other colleagues?

The “Rent a room” scheme lets you earn up to £7,500 per year tax-free from letting out furnished accommodation in your home. This is halved if you share the income with your partner or someone else. You can let out as much of your home as you want.

Rooms for rental will be advertised for free.

For further details to advertise your room with the Accommodation Office, please email: [RentaRoomEnquiries@nnuh.nhs.uk](mailto:RentaRoomEnquiries@nnuh.nhs.uk)

# Government support

## **Cost of living support**

This government website: [www.gov.uk/cost-of-living](https://www.gov.uk/cost-of-living) outlines the 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.

## **Boiler Upgrade Scheme**

The government is providing grants to cover part of the cost of replacing fossil fuel heating systems with a heat pump or biomass boiler. Fossil fuel heating systems include oil, gas or electric. For more information, click here: [www.gov.uk/apply-boiler-upgrade-scheme#contents](https://www.gov.uk/apply-boiler-upgrade-scheme#contents)

# Support from local government

## Norfolk County Council

Norfolk County Council: [www.norfolk.gov.uk/what-we-do-and-how-we-work/campaigns/help-with-living-costs](http://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 also includes a local support page:

[www.norfolk.gov.uk/what-we-do-and-how-we-work/campaigns/help-with-living-costs/local-support](http://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
- 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](#)

## Norfolk Libraries

All Norfolk Libraries are providing free bags of sanitary products and you are invited to help yourself, with no need to ask. Additionally, a number of libraries are also providing free bags of toiletries. For further information, click here: [www.norfolk.gov.uk/libraries-local-history-and-archives/libraries/library-services/health-and-wellbeing/the-tricky-period](http://www.norfolk.gov.uk/libraries-local-history-and-archives/libraries/library-services/health-and-wellbeing/the-tricky-period). Click here to find your local library: [www.norfolk.gov.uk/libraries-local-history-and-archives/libraries/your-local-library/locations-and-opening-times](http://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

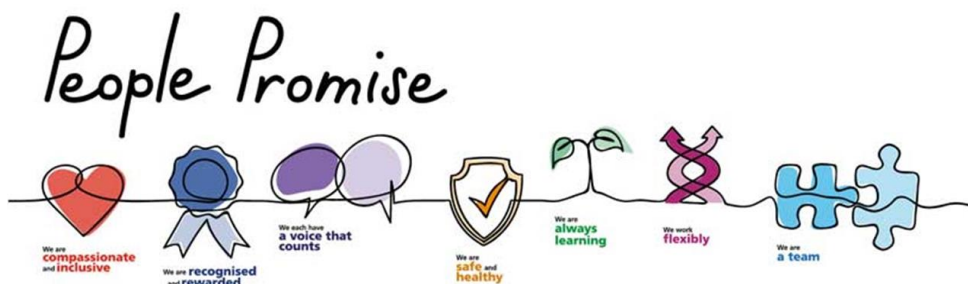
- Opportunities to learn and develop are plentiful, and we are all supported to reach our potential
- We have equal access to opportunities
- We attract, develop and retain talented people from all backgrounds.

## 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 (e.g. 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@nuh.nhs.uk](mailto:claire.varga@nuh.nhs.uk)

## People Promise

