

## Financial Wellbeing Directory

Devon STP definition: *“Being able to budget properly, manage debts, save for the future, contribute to a pension, absorb unexpected costs and financial crisis, make informed financial decisions, understand when and how to seek advice and be free from financial stress and worry.”*

**‘Financial Signposting’** to sources of support and advice for people wanting help ranging from immediate crisis support through to financial long-term planning.

NHS organisations have Employee Assistance Programmes (EAPs) in place for all of their staff. Many of these services include a level of debt management advice and support for staff. Please liaise with local Human Resources/People and/or Finance functions if you are unsure whether you have access to an EAP or how to access it.

- [Employers Guide To Financial Wellbeing](#)
- [Online Resource for all things technical, legal and implementation](#)

- [Covid Recovery Webinar: The Employer’s Role in Improving Financial Capability & Resilience - YouTube](#)
- Webinar slides:  
<https://app.hubspot.com/documents/3404115/view/123989798?accessId=2aa4c0>

The Money Advice Service, an organisation who work to improve people’s financial wellbeing across the UK, to provide you with free, independent support:

- NHS telephone support line: **0800 448 0826** NHS people can call this support line, provided by the Money Advice Service, for free and impartial money advice. Monday to Friday, 8am to 6pm.
- WhatsApp: Add **+44 7701 342 744** to your WhatsApp and send the Money Advice Service’s national support team a message for help with sorting out your debts, credit questions and pensions guidance.
- Webchat: Chat to one of the Money Advice Service team via their [online](#) portal.

Some Home Insurance policies include a level of financial debt advice. Please review your policy or contact your provider to find out if your insurance includes this.

### Debt advice

Financial coronavirus advice and support

<https://www.nationaldebtline.org/EW/factsheets/Pages/coronavirus-advice-and-support/help-and-advice.aspx>

Where to get debt advice

<https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator>

Mental health and debt

Help, info, guidance and support for individuals and carers

[https://images6.moneysavingexpert.com/images/documents/mentalhealthguide\\_new\\_march\\_2018.pdf?\\_ga=2.187886888.1805128618.1531484733-1254702537.1530265600](https://images6.moneysavingexpert.com/images/documents/mentalhealthguide_new_march_2018.pdf?_ga=2.187886888.1805128618.1531484733-1254702537.1530265600)

## Breathing Space

New debt respite scheme to give people in problem debt breathing space launched on 4<sup>th</sup> May 2021

<https://www.gov.uk/government/news/new-scheme-to-give-people-in-problem-debt-breathing-space-launched>

## Benefits calculators

Independent benefits calculators to find out what benefits you could get, how to claim and how your benefits will be affected by work

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

## Money Saving Expert

MoneySavingExpert.com is the UK's biggest consumer website, dedicated to cutting your bills and fighting your corner with journalistic research, cutting-edge tools – all focused on finding deals, saving cash and campaigning for financial justice.

<https://www.moneysavingexpert.com/>

## Charities and grants

Cavell Nurses Trust is charity that supports UK nurses, midwives and healthcare assistants, both working and retired, when they're suffering personal or financial hardship often due to illness, disability, older age and domestic abuse. One way Cavell Nurses trust provides this support through one-off grants to relieve financial hardship and rapid emergency funding for those at great risk.

[www.cavellnursestrust.org](http://www.cavellnursestrust.org)

UNISON provides a **one-off grant of £250** to help with essential expenses such as food and bills, general living costs, household appliances, urgent repairs, disability equipment and adaptations, utility bills and funeral costs. To be eligible to apply for financial assistance, you must have been a member of UNISON for at least four weeks and up to date with your subscriptions.

<https://www.unison.org.uk/get-help/services-support/there-for-you/financial-assistance/#:~:text=COVID%2D19%20Response%20Fund&text=There%20for%20You%20has%20set,such%20as%20food%20and%20bills.>

The Care Workers' Charity has two grants; Crisis grants – live and in use throughout the year exclusive to health care workers, and COVID-19 Emergency Fund grant which covers the following grants related to self-isolation, funeral costs or other unexpected costs. This extends to additional roles such as Cooks/Kitchen Assistants, Housekeepers or Domestic Workers, Maintenance staff, Drivers and Admin staff (Team Leaders/Supervisors and Personal Assistants)

<https://www.thecareworkerscharity.org.uk/covid-19-emergency-fund/>

CSIS Charity Fund is a small, highly focused organisation with the welfare of serving, retired and former civil and public servants. Individuals can apply for assistance/ funding when they are struggling with problems arising from job loss, disabilities, low incomes, caring responsibilities and other factors including stress at work, marital breakup and debt.

<http://www.csischarityfund.org/our-aims-and-work.htm>

The Ambulance Staff Charity (TASC) is the leading UK charity providing support to all present and past ambulance staff and their families in time of need, both in the NHS and

independent sector. Our services are independent and confidential and include psychological rehabilitation and counselling, including stress and PTSD support; physical rehabilitation; financial grants; debt advice; welfare and other support; and bereavement support.

[www.theasc.org.uk](http://www.theasc.org.uk)

Turn2us helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through partner organisations. Their web site 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.

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

Social Workers Benevolent Fund (SWBT) offers a one off, limited financial help to social workers – including retired social workers – and their dependents in times of hardship, for example when experiencing sickness, bereavement, family difficulties or sudden catastrophe.

[www.swbt.org](http://www.swbt.org)

The Charity for Civil Servants (formerly The Civil Service Benevolent Fund) supports all civil servants, past and present, throughout their lives, with whatever problems they may have.

[www.foryoubyyou.org.uk](http://www.foryoubyyou.org.uk)

**‘Financial Education’** as a commitment to helping our people to understand, manage and plan for their financial needs as different stages of their life/career cycle as part of an overall HWB approach.

### **Budgeting and managing money**

Advice and tips on running a bank account, planning your finances, and cutting costs

<https://www.moneyadvice.service.gov.uk/en/categories/budgeting-and-managing-money>

Ideas, money saving tips and step by step recipes for saving money

<https://www.moneyadvice.service.gov.uk/en/categories/my-money>

### **Financial Health Webinars**



Wellbeing Webinars

Series 1 - Focusing on Financial



NHS General

Series 1 April

### **Debt and borrowing**

Taking control of debt and how to borrow affordably

<https://www.moneyadvice.service.gov.uk/en/categories/debt-and-borrowing>

### **Saving and investing**

How to save money, types of savings account, and getting started with investing

<https://www.moneyadvice.service.gov.uk/en/categories/saving-and-investing>

### **Pension Advice**



Eulogie Pensions  
PENSIONS April 21.pc

Retirement advice, types of pension and retirement income, and information on automatic enrolment

<https://www.moneyadvice.service.org.uk/en/categories/pensions-and-retirement>

### **Maternity and Paternity**

Find out how to claim maternity pay and leave from your employer and your rights when returning to work, and help with managing your money before, during and after the birth of your baby.

<https://www.moneyadvice.service.org.uk/en/categories/births>

### **Family and Care**

Support available to carers and how to manage the money of someone you're caring for.

<https://www.moneyadvice.service.org.uk/en/categories/care>

How to manage your money and divide up what you own when going through divorce or separation.

<https://www.moneyadvice.service.org.uk/en/categories/family>

How to make and change a will and find out about the different options available

<https://www.moneyadvice.service.org.uk/en/categories/family>

Guidance to help you have those tricky conversations with friends and family about money.

<https://www.moneyadvice.service.org.uk/en/categories/family>

Talking to children about money

<https://www.moneyadvice.service.org.uk/en/categories/family>

### **Employment**

Understanding your payslip

<https://www.moneyadvice.service.org.uk/en/articles/understanding-your-payslip>

Second job tax and pay

<https://www.moneyadvice.service.org.uk/en/articles/pay-and-tax-when-working-in-more-than-one-job>