

| Name | Information | Accessing |
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| Childcare | | |
| Tax free childcare | Tax Free Childcare is a government scheme offering up to £2,000 a year per child (the government will pay £2 for every £8 you pay in up to the £2K limit) to help with the costs of childcare. The money can go towards a whole range of regulated childcare, whether nurseries, child minders, after-school clubs or holiday clubs. Find out more, check your childcare calculations, and how to apply on the Childcare Choices website: | https://www.childcarechoices.gov.uk/ |
| Healthcare Workers Foundation | The Healthcare Workers Foundation provide financial support for childcare related costs through grants of up to a total of £1,000 annually. Use your NHS email to register for a free account and find out more about childcare grants here: | https://healthcareworkersfoundation.org/healthchain/login |
| Travel | | |
| Fuel price comparison sites | You can find the cheapest petrol and diesel prices nearest to you on the following websites | www.confused.com www.petrolprices.com www.gocompare.com |
| Costco Membership | Costco Haydock offers membership to NHS staff (there is an annual fee) with the option to have an additional free family member card. The card gives you access to cheaper fuel at their own petrol station. Visit the website for membership details | https://www.costco.co.uk/membership |
| MOTs | If your car is in need of an MOT, you will find a useful guide to cheaper MOTs here: | https://www.moneysavingexpert.com/travel/cheap-mot/ |
| Cycle to work scheme | The cycle to work scheme enables you to enjoy tax free bikes and accessories for your commute to work, helping you to save around 30% on the latest cycling equipment. Register via the website to find out more: | https://www.vivupbenefits.co.uk/ |
| Public transport options | Shuttle buses between Trusts, Claiming back expenses | Trust/Organisational Intranet |
| Food | | |
| Company Shop | Membership is free to NHS employees, volunteers, pension recipients of the NHS, emergency services staff, prison service staff, and the British armed forces. It may take up to 7 days to process your application. Company Shop will need to see either your most recent wage slip or your ID card, as well as proof of name and address (e.g. utility bill or bank statement) when you collect your membership card. | https://www.companyshopgroup.co.uk |
| Costco | | https://www.costco.co.uk/membership |
| Free kids' meals: Asda Cafe | Every week, Monday - Friday from 4pm, kids under the age of 16 eat for FREE when you spend £4 in their cafe! | |
| Free kids' meals: Morrisons | Morrisons have FREE kids' meals from 3pm on weekdays when an adult spends £4.50 in their restaurant. | |
| Free kids' meals: Dunelm Café | Kids eat free when adults spend £4 in Dunelm's Pausa Cafes. | |
| Free kids' meals when adults spend £10: Beefeater Grill Restaurant | Until 10.30am every day, if you buy yourself a Premier Inn Breakfast (£9.95) from a Beefeater Grill Restaurant, up to two under-16s eat for FREE! | |
| Free kids' meals when adults spend £10: Brewers Fayre | Kids eat breakfast for FREE any day of the week until 10.30am if you purchase breakfast (£9.50) at one of their restaurants | |
| Too Good To Go | The Too Good to Go app helps to reduce food waste and save you money at the same time by buying 'end of the day' food from local cafés, bakeries and restaurants which have leftover, and lets you buy it at a discounted rate. | Too Good To Go Too Good To Go |
| Low-Cost Cooking | Jack Monroe's Cooking on a Bootstrap website is filled with ideas and recipes for making the most out of the cheapest ingredients and discounted items in the shops. | https://cookingonabootstrap.com/ |

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| Local foodbanks | If you're finding it hard to pay for food and basics, local Foodbanks can provide emergency supplies. To access support from a Foodbank, you will need to be referred for a Foodbank voucher by an agency like Citizens Advice, Housing Support, children's centres, and social services. | https://www.trusselltrust.org/get-help/ |
| Grants | | |
| UNISON | Unison offers a one-off grant of £250 to help with essential expenses, urgent repairs, disability equipment and adaptations, utility bills and funeral costs. To be eligible to apply for financial assistance, you must have been a member of UNISON for at least four weeks and up to date with your subscriptions. | https://www.unison.org.uk/get-help/ |
| Royal College of Nursing | The RCN offers benefits and debt advice as well as RCN Foundation Benevolent Service hardship grants for nurses, midwives, and health care support workers, who are finding it hard to make ends meet. | https://rcnfoundation.rcn.org.uk/Apply-For-Funding/Hardship-grants |
| The Healthcare workers foundation | Healthcare Workers' Foundation has opened its 'childcare grant' service. The maximum award is £1,000 for increased childcare costs due to the pandemic. All NHS workers are eligible. | https://healthcareworkersfoundation.org/grants-and-financial-assistance/ |
| The Care Workers' Charity | The Care Workers' Charity offers grants to care workers | https://www.thecareworkerscharity.org.uk/crisis-grant/ https://www.thecareworkerscharity.org.uk/covid-19-emergency-fund-general/ https://www.thecareworkerscharity.org.uk/crisis-funeral-grants/ https://www.thecareworkerscharity.org.uk/get-help/ |
| CSIS Charity Fund | CSIS Charity Fund assists serving, retired and former civil and public servants, as well as widows and widowers of deceased CSIS policyholders | https://www.csischarityfund.org/apply-others.htm or telephone 07483342889 |
| Turn2us | Turn2us provide access to welfare benefits, charitable grants, and other financial help. | https://grants-search.turn2us.org.uk/ |
| Finance Support | | |
| Vita Health Group Employee Assistance Programme | Vita Health Group money advisory service offers a range of calculators to help you work out manage your pension and debt, as well as helping you to plan for things like having a baby, buying a house, or taking out a loan. They also have guides to ensure you're receiving the right benefits and financial support to help with debt, taxes, and long-term care arrangements. | Support your workforce with an employee assistance programme Perkbox |
| Council | Cheshire & Merseyside Council give access to information and advice around benefits, accessing care and support, homelessness, and housing issues. To speak to someone FREE and in confidence, | https://www.england.nhs.uk/digital-technology/connecteddigitalsystems/digital-roadmaps/footprints/north-england/cheshire-and-merseyside/ |
| The Money Helper Service | a dedicated free NHS staff telephone support line. Telephone 0800 448 0826, Monday to Friday, 8am to 6pm. - WhatsApp +44 07701 342 744 to your WhatsApp to message them about advice on debt, credit | https://webchat.moneyadviceservice.org.uk/newchat/chat.aspx?domain=people.nhs.uk |
| Money Saving Expert | Money Saving Expert Martin Lewis shares his Money Tips and the latest financial advice | cost of living crisis help at https://www.moneysavingexpert.com/ Free debt advice and help https://www.citizensadvice.org.uk/ |
| Stepchangedebt charity | | https://www.stepchange.org/ |
| | Support for 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. | www.cavellnursestrust.org |

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| The Ambulance Staff Charity (TASC) | 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 | www.theasc.org.uk |
| Turn2us | Support to access welfare benefits, charitable grants and other financial help. Their website includes a benefits calculator, grants search database, information on welfare benefits, charitable grants and managing money | www.turn2us.org.uk |
| Social Workers Benevolent Fund (SWBT) | A small charity offering one-off, limited financial help to social workers –including retired social workers –and their dependents in times of hardship | www.swbt.org or telephone 07593819562 |
| Getting help with pet health care costs | It can be stressful when your pet is unwell and if you're also worried about money this can make the situation feel worse. The longer your pet is unwell the worse their illness can become. Seeking advice quickly will likely reduce costs overall and be best for your pet's health. | https://www.rspca.org.uk/whatwedo/care/financial |
| | | https://www.nationaldebtline.org/ |
| | | https://www.gov.uk/national-debtline |
| | | https://www.citizensadvice.org.uk/ |
| | | - https://www.debtadvicefoundation.org/ |
| | | https://moneyadvice.co.uk/ |

Stress related finances

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| Have a Wellbeing Conversation | If you're struggling to make ends meet, please do not suffer in silence. There are many people in the Trust who will listen to your concerns. Ask your line manager or a colleague for a confidential 'Wellbeing Conversation', an informal chat about how you're feeling. You can find out more about Wellbeing Conversations on the STHK staff intranet. |
| Speak to a member of the Wellbeing Hub team | If you'd like to talk to someone at the Wellbeing Hub about your money worries, you can self-refer to the service using the psychological wellbeing referral form which is available via the Wellbeing hub on the staff intranet. |

NHS Staff Deals and Discounts

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| | There are a range of discounts available to NHS staff, whether it's at restaurants, cinemas, clothes shops or toy shops, you can often find there are offers available at both local shops and national chains. | NHS Discounts & Healthcare Staff Benefits: https://healthservicediscounts.com/ Blue Light Card: https://www.bluelightcard.co.uk/about_blue_light_card.php NHS Discount Offers: https://www.nhsdiscountoffers.co.uk/ Health Staff Discounts: https://www.healthstaffdiscounts.co.uk/ The Money and Pensions Service Building financial wellbeing https://maps.org.uk |
| Moneysaving Expert | NHS Discounts and Freebies | https://www.moneysavingexpert.com/deals/nhs-discounts-and-freebies/?utm_source=facebook&utm_medium=social&utm_campaign=deals&source=FBORG-DEALS&utm_content=1653905912 |

Hints & Tips

[Martin Lewis - 90 ways to save on the cost of living](#)

[This is money - 50 tips to beat the cost of living crunch | This is Money](#)

[This is money - Best money management apps to keep track of your finances | This is Money](#)

[Supermarket Comparison - Get the Trolley.co.uk App - Compare supermarket prices on-the-go - Trolley.co.uk](#)

[Too Good to Go: Save Food - Help The Planet | Too Good To Go](#)

[Money saving blogs and resources: 45 Money Saving Blogs That Could Rival Money Saving Expert - Savings 4 Savvy Mums](#)

[Loyalty apps Over 50 Of The Best Loyalty Cards And Discount Apps In The UK - Household Money Saving](#)