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Motoring/Travel

Fuel price comparison website

- confused.com
- Petrolprices.com
- Gocompare.com

VIVUP car scheme with Tuska

Welcome to Vivup - Vivup (vivupbenefits.co.uk)

Bus Discount Increased discount on bus travel exclusively for NHS staff

A useful guide to cheaper MOTs here: https://www.moneysavingexpert.com/travel/cheap-mot/



Food

Café Royale

£1 meals at Café Royale, Pasta and Winter Warmers.

Local foodbank

- Visit the library to find out more about the ROH Foodbank. We work in partnership with Northfield Community Partnership: www.northfieldcommunity.org
- Birmingham Food Justice Network Map Google My Maps
- McDonald's download their free app and claim 20% NHS discount

Eat well, spend less

Eat well, spend less | British Dietetic Association (BDA)

Too Good To Go

Every day fresh food goes to waste in café's, restaurants, hotels and shops because it hasn't sold in time. The Too Good to Go app lets you buy and collect food as a discounted price. Visit the link to find out more and how to download the app. Join Our Food Waste Movement | Too Good To Go

Budget Recipes

Get inspired and discover tasty low budget meals for you and your family: www.bbc.co.uk/food/budget

The Batch Lady

Facebook page – ideas for batch cooking to save money



Savings & support

Salary Finance

Salary Finance | Affordable Loans, Pay Advance and Savings

You can access these financial benefits at any time throughout the year at: roh.salaryfinance.com

Cost Of Living Wellbeing Support

Citizens Advice Bureau Birmingham, Relate and Aquarius for ROH colleagues <u>Wellbeing - ICS-Cost-of-Living-A3-Poster-v4b_screen.pdf - All Documents (sharepoint.com)</u>

NHS telephone support line

0800 448 0826. NHS colleagues can call this support line, provided by the MoneyHelper Service, for free and impartial money guidance. Monday to Friday, 8am to 6pm.

WhatsApp 07701 342 744. Send the MoneyHelper Service's national support team a message for help with sorting out your debts, credit questions and pensions guidance

Stepchangedebt Charity

Free debt advice and help https://www.stepchange.org/

The MoneyHelper Service is an organisation who work to improve people's financial wellbeing. For top tools and resources on the topics below visit www.moneyhelper.org.uk

Northfield Community Partnership

For help and support in the local community contact www.northfieldcommunity.org

Money Saving Expert

Money Saving Expert's Martin Lewis shares his Money Tips and the latest financial advice, including cost of living crisis help at: https://www.moneysavingexpert.com/

Payment of £200 are available for households with someone of State Pension Age, or £300 for households with someone aged 80 or over. To check your eligibility, go to www.gov.uk/winterfuel-payment

£25 extra a week is available for eligible households when the temperature is zero or below. To check your eligibility, go to www.gov.uk/cold-weather-payment

Energy Suppliers Support Fund

Most energy suppliers have support funds to help their poorer customers, some of the funds are listed below. All information can be found on individual energy suppliers web sites.

British Gas Energy Trust support families and individuals who are struggling to pay their bills, no matter which energy company they are with. Warm Home Discount Scheme: Overview - GOV.UK (www.gov.uk)

Ask Bill

Bill knows a thing or two about money and bills. In fact, that's why he made this page - to offer free and impartial help to those that might need it. Their website supports customers who might be anxious they are spending more than they have or are considering being kinder to the environment with their water, gas and electricity use. Home - Ask Bill

Help for adults caring for children

Specified Adult Childcare credits: fact sheet - GOV.UK (www.gov.uk)

Help with the cost of uniforms, work clothing and tools

You may be able to claim tax relief on the cost of - uniforms, work clothing and tools

Claim tax relief for your job expenses: Uniforms, work clothing and tools - GOV.UK (www.gov.uk)









Union & charity support

Royal College of Nursing

Royal College of Nursing offers <u>benefits and debt advice</u> 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. Check whether you're <u>eligible for hardship grant funding here</u>

Unison one-off grant

Unison offers a one-off grant of £250 to help with essential expenses, urgent repairs, disability equipment and adaptations, utility bills and funeral costs. Get help from UNISON here

Care Workers' Charity grant to care workers

The Care Workers' Charity offers grants to care workers, including crisis grants up to £500, COVID-19 Emergency fund grants, Funeral grants up to £2,000 Get help from the Care Worker's Charity here

Turn2us

Turn2us provide access to welfare benefits, charitable grants, and other financial help <u>Search the</u> grants database

Healthcare Workers Foundation

The Healthcare Workers Foundation offer help with childcare, transport, food, support grants, wellbeing, and psychological services for all healthcare staff. healthcareworkersfoundation.org)
Healthcareworkersfoundation.org)

Funds

Benevolent Fund | SoR

Physiotherapy | The Ben Fund

The Cavell Trust

The Cavell Trust helps nurses, midwives and health assistants, both working and retired when they are suffering personal or financial hardship. This is often due to illness, disability, older age, domestic abuse and the impact of rising living costs. One way Cavell Nurses Trust provides support is through one-off grants to relieve financial hardship and rapid emergency funding for those at great risk. www.cavellnursestrust.org or telephone 01527 595 999



Household & family

The Big Difference Scheme can help customers who are in receipt of a low income and struggling to pay their water charges. Find out if you are eligible for the scheme Trust Fund : Severn Trent Trust Fund (sttf.org.uk)

Tax free childcare: Childcare Choices | 30 Hours Free Childcare, Tax-Free Childcare and More | Help with Costs | GOV.UK

RSPCA

The RSPCA guidance how to manage the costs and what you can do to keep them down here

Rubery Schools Community Swop Shop

Rubery Schools Community Swop Shop is an initiative intended to help families, by providing free school uniforms, PE kits, shoes, forest school clothes and anything else that may be needed. Anyone is welcome to donate preloved clothing, or collect anything they may need. Please help us to continue to help as many families as possible. www.ruberyswopshop.co.uk/

MoneyHelper

Family & care | MoneyHelper

Items for the house

Heated Clothes Airers | Buy Online | Lakeland

Remoska | Electric Cookers & Accessories | Lakeland

Jack Monroe

Jack Monroe's website contains recipes for making the most out of cheaper ingredients to make wholesome meals <u>COOKING ON A BOOTSTRAP – by Jack Monroe, bestselling author of 'A Girl Called Jack'</u>

VivUp

VivUp is staff benefits portal that offers NHS colleagues fantastic discounts with high street retailers, shopping vouchers and health and wellbeing initiatives such as discounted gym memberships. As well as saving money, VivUp also allows staff to spread the cost, should they wish to, of purchasing home electronics, holidays and bikes, over 12 months by taking payment directly through salary sacrifice. There's also a lease car scheme so there really is something for everyone.



Shopping

Discounts

Blue Light Card Click Here

NHS Discount Offers Click Here

Health Staff Discounts Click Here

VIVUP discount Welcome to Vivup - Vivup (vivupbenefits.co.uk)

Asda App

Download the app, across the store and online, you'll find lots of ways to build your own Asda Rewards Cashpot. 10% off.

Tickets for Good

Free tickets to NHS staff through an exclusive ticketing platform, connecting live event partners across the UK with the people who need live entertainment the most. <u>Tickets for Good</u>

Morrisons NHS Club

Discounts available through app

Cashback sites

Check for different sites for cashback or rewards when purchasing items: Top Cashback, Quidco, Rakuten

Hair and beauty discounts

Look for local colleges that may offer cheaper or free beauty/hair treatments/cuts

Prescriptions

Check if entitled to reduced or free prescriptions

Mobile phone contracts

Check if your contract has finished, you may be able to save money by moving to a SIM only deal. Phone companies – check if eligible for discount, these can sometimes share with family members too.

Sky

Ring to negotiate deals, you don't have to wait until the end of your contract, think about upgrades too, they are not always a more expensive option. My Sky App – deals added, free sports tickets, free days out and books. Also, a dedicated phone line for support.

Costco

Offers membership to NHS staff with an annual fee. You have the option to have an additional free family member card. The card gives you access to bulk buy food and household items as well as cheaper fuel at their own petrol station. Visit: www.costco.co.uk/membership

Stores in the Midlands: Birmingham 100 Watson Road, Nechells, Birmingham B7 5SA Leicester 3 Westmoreland Avenue, Thurmaston, Leicester, LE4 8BX

Company Shop

Offer surplus products from well known brands at massively discounted prices, helping stretched budgets go further. Membership is free to NHS employees. Visit the website to apply for a membership: www.companyshopgroup.co.uk

Locations for the Midland stores are as follows: Dudley Unit 10, Castle Mill, Birmingham New Road, Dudley, DY1 4DA Tel: 01384 470 542 Leicester Unit 5, Leicester Business Park, Leicester, LE3 1UT Tel: 0116 482 2866 Yardley 1623/1631 Coventry Road, South Yardley, Birmingham, B26 1DD Tel: 0121 389 406.

Facebook groups

Extreme Couponing and Bargains UK group

Family Days Out in the Midlands

Not necessarily a saving place but has lots of good ideas – some are free

Facebook

Buying and selling pages or Facebook marketplace is a good place to get a bargain

Coupon Mama UK

Discounts - There is a browser add on called Honey that you can download which will automatically search for coupon codes etc when you go on to a website without having to go through cashback sites.

Automatic Coupons, Promo Codes, and Deals | Honey (joinhoney.com)



Appliance running costs UK

Appliance Running Costs UK - How Much Electricity Do You Use? (energyguide.org.uk)

Appliance (with average power rating)	Cost per hour	Cost per 10 mins
Electric shower (9000 W)	£3.06	51p
Immersion heater (3000 W)	£1.02	_
Kettle (3000 W)	_	17p
Tumble Dryer (2500 W)	85p	14p
Electric heater (2500 W)	85p	14p
Oven (2100 W)**	71p	_
Washing machine (2100 W)	71p	_
Oil-filled radiator (2000 W)	68p	11p
Hairdryer (2000 W)	-	11p
Hob (2000 W)	61p	10p
Grill (1500 W)	51p	9p
Iron (1500 W)	51p	9p
Toaster (1000 W)	_	6р
Microwave (1000 W)	34p	6p
Electric mower (1000 W)	34p	6p
Vacuum cleaner (900 W)	31p	5p
Dehumidifier (500 W)	17p	-
Towel rail (450 W)	15p	_
Plasma TV (350 W)	12p	2p
Fridge-freezer (300 W)**	10p	-
Freezer (150 W)**	5р	-
Fridge (150 W)**	5р	-
Heating blanket (150 W)	5р	1p
Desktop computer (140 W)	5р	1p
Games console (120 W)	4p	1p
LCD TV (120 W)	4p	1p
Laptop (50 W)	2p	-

TV box (40 W)	2p	-
DVD player (40 W)	2p	-
Extractor fan (20 W)	1p	-
Broadband router (10 W)	1p	-

Appliance Running Costs UK - How Much Electricity Do You Use? (energyguide.org.uk)

Keep up to date

Please keep up to date with new offers and support available:

Weekly Wellbeing email every Wednesday

ROH Hub and Wellbeing Hub

Financial Wellbeing - Financial and Cost of Living support (sharepoint.com)

Wellbeing Support - Wellbeing - Home (sharepoint.com)

Comms messages

Team Brief

Cost of Living Focus Groups (check hub for dates)

Noticeboards

Wellbeing Events throughout the year

Please speak with your manager if you have any concerns around financial wellbeing or your personal wellbeing. Alternatively, you can speak with Laura Tilley-Hood our Wellbeing Officer for the trust laura.tilley-hood@nhs.net ex 55762.

