

Financial Wellbeing Care Pathway

If financial concerns are impacting your emotional wellbeing, please visit ctmuhb.nhs.wales/staff for more information about available support.




I want to learn how to manage my finances well

Free courses for CTM staff

- If you would like help to gain greater understanding and confidence in managing your finances, the **Affinity – Focus on your Finances Course** covers information about budgeting, borrowing, pensions, mortgages, tax, savings and investments.
- For those soon to retire, the **Affinity Preparing for Retirement Course** guides you through the key financial issues you may need to consider. To book a place on either course email bookings@affinityconnect.org
- There is also an online course which explains the basics around employment, understanding tax and national insurance, employee benefits and salary sacrifice schemes which can be found at www.moneyhelper.org.uk/en/work/employment

Budgeting Support

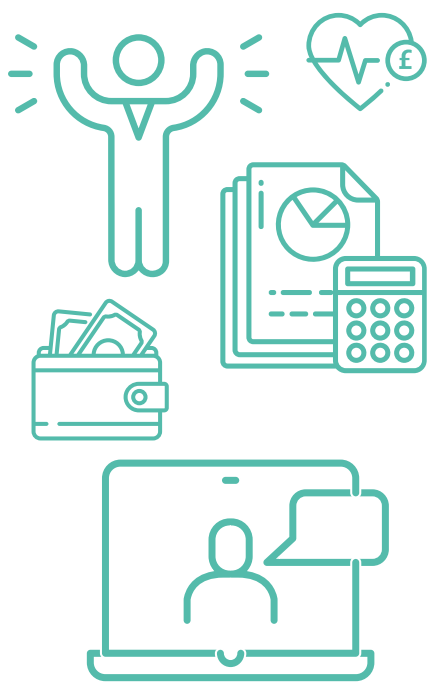
- Guidance on saving money on household bills and how to live on a budget is available here www.moneyhelper.org.uk/en/everyday-money/budgeting
- If you are worried about the rising cost of energy bills, support is available here www.moneyhelper.org.uk/en/everyday-money/budgeting/what-to-do-if-worried-about-energy-bills-rising
- A free online budget planning tool to work out how much money you have coming in, and what you are spending it on, is available here www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner


When your personal circumstances change

On line advice on how changes in family life (e.g. becoming a parent / divorce / children going to university / care for the elderly etc) can impact your financial wellbeing can be accessed here www.moneyhelper.org.uk/en/family-and-care

Pensions Advice

- Cwm Taf Morgannwg University Health Board operates a scheme which allows staff to save Tax and National Insurance on the first £500 worth of pensions-related Financial Advice, each tax year, when offered through a salary sacrifice scheme. More details are available at ctuhb-intranet/News/Pages/Pension-Advice-through-Salary-Sacrifice.aspx
- Alternatively pensions advice is also available here www.moneyhelper.org.uk/en/pensions-and-retirement




I want to maximise my income

Employee Benefits for CTMUHB staff

If you are a CTMUHB employee, there are various discounts and employee benefits available to you. Information can be found on SharePoint at ctuhb-intranet/dir/HR/EmployeeBenefits

Information and advice on claiming state benefits

If you need to know more about what benefits you may be entitled to claim, on line advice is available at the following sites www.entitledto.co.uk or www.turn2us.org.uk

Financial support for people with cancer

Macmillan Cancer Support provide advice for staff with cancer and their families, either through the National Macmillan Cancer Support line 0808 808 0000 or through their website **Money and work | Macmillan Cancer Support** We also have two Macmillan Welfare benefits Advisors on site – RGH (07766 924226) and PCH (07584 371131)

Financial support for people living with a long term physical or mental health condition

If you have a long term physical or mental health condition which impacts everyday living, advice on state benefits including Personal Independence Payments (PIP), and grant applications is available at www.gov.uk/pip

Financial support and advice for Carers

If you care for an elderly relative or friend, support and advice is available from Age Concern Cymru on **0300 3034498** or advice@agecymru.org.uk




I need some guidance on managing my finances

Free and Impartial Financial Guidance

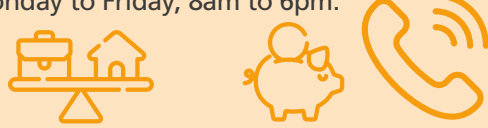
Free and impartial financial guidance is available for NHS staff, from the **NHS telephone support line – 0800 448 0826**. Monday to Friday, 8am to 6pm.

I am losing my job / being made redundant

Online financial information related to losing your job is available at www.moneyhelper.org.uk/en/work/losing-your-job. This provides guidance to help you understand redundancy pay and advice on how to budget when you are not working.

Avoiding Scams and what to do if you have been the victim of a scam

Tips to spot and avoid being scammed are available here, along with help on what to do if you believe you have been the victim of a scam. www.moneyhelper.org.uk/en/money-troubles/scams




I am in financial difficulty and need help

Managing Debt

Support and advice to help you take control of debt, and information on how to borrow affordably, is available at www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt. This shows you how to speak to the people you owe money to and gives tips to help you pay pack your debts in the right order. If you need help to find free advice on managing debt, a debt advice locator is available here www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/use-our-debt-advice-locator.

I am struggling to pay my bills

The Citizens' Advice Bureau provide specific support and advice on what to do if you are struggling to pay your bills, are behind with your rent or mortgage payments or have credit card debts. That can be found at www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/get-help-with-bills

Available grants and Financial assistance from Charities

A range of charitable organisations are able to provide assistance. Details can be found here **NHS England » Supporting our staff to help money go further**

Support from trade unions

If you are a member of a trade union, help may also be available to you in the form of a grant. The following organisations provide hardship schemes

- Unison: www.unison.org.uk/get-help/services-support/there-for-you
- RCN: rcnfoundation.rcn.org.uk/apply-for-funding/hardship-grants
- Unite: contact Cardiff branch on **02920 394521**
- GMB: www.gmb.org.uk or 0161 486 1777

I need help with gambling

Help is available from the Citizens Advice Bureau if gambling has become a problem for you. This can be accessed at www.citizensadvice.org.uk/debt-and-money/gambling-problems/get-help-with-gambling-problems

Food Bank

- The Employee Wellbeing Service are able to issue Foodbank Vouchers for CTM staff who need emergency food. Email us on CTM.WellbeingService@wales.nhs.uk to request. Please note, this service is available Monday - Friday excluding Bank Holidays.

If you are in financial crisis and are struggling to provide food for yourself or your family then please call **0808 2082138** for free (open Monday to Friday, 9am-5pm) to talk confidentially with a trained **Citizens Advice** adviser. They can help address your crises and provide support to maximise your income, help you navigate the benefits system, and identify any additional grants you could be entitled to. If needed, they'll issue you with a voucher so you can get an emergency food parcel from your local food bank. More information on food banks can be found by visiting www.trusselltrust.org

My finances are being controlled by someone else

If someone close to you is controlling your money or how or what you spend your money on, or if you think someone you know may be being financially abused, support is available 24/7 at **Live Fear Free Helpline** – call **0808 8010800**, Text **07860077333**, email info@livefearfreehelpline.wales or go to gov.wales/live-fear-free

