



**Greater Manchester  
Financial Wellbeing Update  
Resources & Links**



**Greater  
Manchester  
Integrated Care  
Partnership**



# Good wellbeing is when we are able to be at our best - at work and home.

Our wellbeing is something that is personal to each and every one of us, and we all need something different to maintain good wellbeing for ourselves, depending on our circumstances, our context, and our influences.

We are in the middle of a cost of living crisis, and in some way or other it is impacting on all of us. We know money worries can have a huge impact on our mental wellbeing:

**This pack has been created for our Greater Manchester health and care workforce to support your financial wellbeing – and is part of our wider wellbeing offer which looks at psychological and physical wellbeing too.**

See the [Greater Manchester Wellbeing Toolkit & Programme](#) for more info and resources.



the **physical** support that helps you to be at your best



the **practical** aspects of what makes your working day easier



the **psychological** care to help keep your mental health well

# Making your money go further

Our bills and food are the biggest household expenses we have, so we have gathered some top tips to help.

An average family spends over £3,300 on food alone each year, and there are ways we can make our money go further:

- **Be smart with your food shop** - look at own brands, swap your supermarket, and make your own food for better health and pocket.
- **Be aware of your food waste** - do you know the difference between *Best Before*, *Sell By*, *Display Until*, or *Use By* dates? With more than a third of food wasted, have a look at the [Too Good To Go](#) campaign for more insights.
- Look out for restaurant and supermarket deals on **discounted meals for children** – especially during the holidays.
- GM based [Cracking Good Food](#) share cooking skills and links in your community. Have a look at their [Power Up The Flavour](#) meal planner, and tips to making cost effective nutritious food in your home.
- The **NHS NW Health & Wellbeing Team** gather financial wellbeing support offers help with the current financial challenges: [NW NHS People Financial Wellbeing Offers](#) / [NW NHS People Food Discount Offers](#)
- **If you need to find a foodbank**, then the [Trussell Trust](#) can help.
- **Supermarkets are offering discounts on household shopping** – ASDA are offering 10% off your shop, whilst Co-op Food, Sainsbury, Tesco and Iceland are offering money off with minimum spend. Look out for updates in your local superstore.
- The [Money Saving Expert](#) team have gathered the latest freebies and discount offers for NHS and healthcare workers.
- Don't forget to use your **health and care discounts schemes** to help with everyday costs:  
[Blue Light Card](#) (open to all NHS, Healthcare, social care, and emergency services)  
[Health Service Discounts](#) (NHS and Healthcare workers)  
[NHS Discounts](#) (NHS Staff and Healthcare Professionals)

# Are you on top of your financial housekeeping?

Whether it's getting your finances into shape, managing your energy usage or boosting your health and wellbeing, local organisations across Greater Manchester and beyond are coordinating support for our colleagues and communities in the best ways possible.

- Support where you live. Look at the [Helping Hand](#) information gathered by the GMCA for support in your locality.
- Futureproof [Your Home Better](#) to be more energy efficient. Your Home Better is a one-stop-shop for Greater Manchester to support you with what you need to make your home more energy efficient and comfortable with retrofit options and links to providers in one place.
- **Speak with your energy, broadband and phone suppliers** to check the increases in your bills – your tariffs may get reviewed.
- Have a look at this [Energy Bills & Energy Efficiency](#) guide to tackle the rising energy costs.
- [Get Me There](#) – peak and off peak savings on tram travel across GM – with buses to be included from early 2023.
- Check if you are eligible for a **Social Tariff** on your water bills, or a [Council Tax rebate](#)
- **Check for fuel costs and renewal costs for insurance** - shop around and use price comparison websites to get the best deals for you:  
  
[www.gocompare.com](http://www.gocompare.com) / [www.moneysupermarket.com](http://www.moneysupermarket.com) / [www.comparethemarket.com](http://www.comparethemarket.com) / [www.confused.com](http://www.confused.com)
- **Do you know what help you are entitled to?** Look at the [Entitled to... Benefits Calculator](#) to find out more.
- The [Help for Households](#) website lists all the government cost of living support you could be eligible for.

# Finding a helping hand when you need

We can't solve all the financial challenges that we all have, but we can do things to make them less overwhelming:



The [Healthcare Workers Foundation](#) can provide financial support, counselling, and provision for bereaved health and care families. Open to all health and care colleagues, this includes emergency grants for hardship support, as well as specific costs, providing £250 to £1,000 to healthcare workers who are struggling with their finances.

[The Care Workers' Charity](#) offers grants and support to care workers.

And **speak with your trade union** to check what kind of financial support is available for members with everyday living costs.


This includes UNISON's [There For You Cost of Living](#) campaign, or the [Royal College of Nursing](#).

- » **Are you on top of your repayments and debt?** Its really easy for debt to snowball so make sure your payments are manageable for you – consolidate or negotiate, but don't wait until it becomes an issue. Speak to your Credit Union where you have access to consolidate any debts.
- » Contact the [Money Helper](#) service for free and impartial money advice by telephone on 0800 448 0826 (Monday to Friday, 8am to 6pm) or via WhatsApp (+44 7701 342 744) [MoneyHelper](#) also provides free impartial advice about:
  - dealing with [debt and loans](#),
  - helping with your [Financial Fitness](#), and
  - resources to support [budgeting and savings](#).
  - [Debt Advice Locator Tool](#) to find the right support services for you.
  - help with big life decisions about money with the [family and care](#) easy-to-understand guides to help you.

If you need financial advice to help with increasing costs and financial pressures, you can contact: [Money Advice Referral Tool](#) from GM Poverty Action. They provide locality specific support in Bury, Manchester, Oldham, Tameside, Trafford and Wigan.

# When things get a bit tough...

We can't solve all the financial challenges that we all have, but we can do things to make them less overwhelming:

- » **Look for the support and staff offers available to you** – and make sure you check out your **staff benefits** available in your workplace. As a part of the health & care workforce, you will be able to get lots of discounts. And if your household circumstances change, then remember to review these.
  - » **Talk to your line manager or team leader** to share what may be impacting on your stress levels. Use the [Your Wellbeing Review](#) to help with your financial wellbeing conversation at work.
  - » **Speak with your Employee Assistance Provider** – who can provide advice online and on the phone covering a wide range of issues, offering support for life challenges, legal information, bereavement support, and CBT counselling.
  - » **[Samaritans](#), 116 123, 24hrs a day**  
If you are struggling to cope with everyday life, feeling more emotional or may not be enjoying the things you usually find joy in and are not feeling yourself, you may prefer to speak with the Samaritans team, who are here to listen.  
Ring 116 123, any time day or night for a one-to-one conversation, or you can find [support online](#). You can also ring if you are worried about someone else, or concerned that there may be a danger to life – [more info here](#)
  - » **[Shining a Light on Suicide](#)** It can be really hard to know how to support someone who you think may be having suicidal thoughts. It can affect any one of us. Complete this short [training](#) to learn how you may be able to save a life.  
**If you are having suicidal thoughts**, whatever you're going through, there is always someone you can talk with. A Samaritan will face it with you 24/7, just **call 116 123**.
  - » Access the [Headspace](#) & [Unmind](#) apps, which have extended their offer of full access for NHS colleagues until 31 December 2023.
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# Other useful resources

Look out for upcoming Money & Wellbeing workshops running across Greater Manchester.

[Click here](#) for a list of the wellbeing sessions over the coming months.

## Links and Resources

- [Energy Bills & Energy Efficiency guide to tackle the rising energy cost](#)
- [Understanding why we get stressed & what we can do about it](#) Team Boo
- [Evidence Review: Financial Wellbeing](#) CIPD
- [Money & Mental Health Institute](#) Martin Lewis
- [Cost of Living Survival Guide](#) Money Saving Expert
- [Cooking on a Bootstrap](#) with Jack Munroe
- [Greater Manchester Wellbeing Toolkit & Programme](#)
- [Good Conversations Guide](#)
- [Your Wellbeing Action Plan Template](#)

Our wellbeing provision is developing to respond to the needs of our health and social care workforce, so let us know if you can't find what you need by emailing: [gm.workforce@nhs.net](mailto:gm.workforce@nhs.net)