

Cost of living

Financial advice and support for staff



We hope this guide will be useful in helping you to find the right financial support or advice, quickly and easily.

General support and advice	3
Childcare and school costs	5
Energy bills	5
Home and housing support	6
Debt assistance	7
Useful contacts	8

General support and advice

Citizens Advice Service

www.citizensadvice.org.uk

Advice and support about the cost of living, debts, bills, Council Tax and benefits

Cost of Living Support: Help for Households

www.costoflivingsupport.campaign.gov.uk

Government website detailing financial support available, including help with bills, childcare and transport costs.

The MoneyHelper Service

www.moneyhelper.org.uk

Free, independent financial advice.

Telephone

0800 448 0826 (Monday to Friday, 8am – 6pm)

WhatsApp

Add +44 7701 342 744 to your WhatsApp and send the support team a message

Stepchange

www.stepchange.org

Call **0800 138 1111**

(Monday to Friday, 8am to 8pm and Saturday, 8am to 4pm)

Free, confidential, and expert debt advice and money guidance.

Debt Free London

www.debtfree.london

Free, impartial financial advice in person or via phone, WhatsApp and video chat.

Blue Light Card

www.bluelightcard.co.uk

Savings on everyday shopping, car insurance, holidays, entertainment and much more.

Blue Light Cards cost just **£4.99** for 2 years' access to a wide range of discounts.

Wagestream

www.wagestream.com

Wagestream is a staff benefit which allows you to instantly access money you have earned before payday to cover expenses or unexpected eventualities. You are charged a flat rate of £1.75 for each early withdrawal.

- Download the free Wagestream app to enrol.
- You will need your employee number to hand.

Salary Finance

www.kingston.salaryfinance.com

Salary Finance provides access to salary-linked loans and financial education, as well as the option to access some of your money before payday, or earn bonus payments on your savings by contributing directly from your wages.

Anderson Financial Planners

Free, no obligation advice to trust employees. Advice is offered on all aspects of financial planning. They can arrange to meet with you at home or work.

For more information, call **0117 900 1639**.

Uniform tax refund

www.gov.uk/tax-relief-for-employees

If you wear a uniform at work and have to wash, repair or replace it yourself, you may be able to reclaim tax for up to five years of expenses.

For example, nurses on basic-rate tax could claim up to £25 per year for the past five years. Includes all types of uniform.

Childcare and school costs

Childcare costs support

www.gov.uk/tax-free-childcare

You can get up to £500 every 3 months (up to £2,000 a year) for each of your children to help with the costs of childcare. This goes up to £1,000 every 3 months if a child is disabled (up to £4,000 a year).

Free school meals

If you are on means-tested benefits and on a low income, your child may qualify for free school meals.

Energy bills

You can get more advice at www.citizensadvice.org.uk

Struggling to pay your energy bills?

If you're struggling to afford your gas and electricity bills, contact your supplier to discuss ways to pay what you owe them. Your supplier has to help you come to a solution. You should try to negotiate a deal that works for both of you.

Grants and benefits to help you pay your energy bills

You might be able to take advantage of certain benefits, grants and help offered by the government and energy suppliers.

For example, if you pay council tax for a home in bands A to D, you can £150 back from the council to help pay your energy bills - this is called a 'rebate'.

Hampton Fund

Hampton Fund may be able to assist with a grant to help with energy bills, as well as school uniform or trips.

To be eligible you must live in Hampton, Hampton Hill, Hampton Wick, Teddington, Twickenham or Whitton and meet their income criteria.

Home and housing support

Check if you can pay less council tax

You might be able to pay less council tax or not pay it at all depending on your circumstances.

You might be able to get:

- Discounts - for example, for a single person or an empty property
- Council Tax Reduction (CTR) if you have low income
- A different reduction if you can't get much CTR

Housing Benefit

Housing Benefit is money to help you with your housing costs if you are on a low income. It can help with rent and some service charges.

Find out more at:

www.turn2us.org.uk.

Apply for a council tax discount

Check with your council if you're eligible for a discount which will reduce the Council Tax you pay.

Find out more at:

www.gov.uk/apply-for-council-tax-discount

Debt assistance

National Debt Line

Help and support with debt concerns or call **0808 808 4000**.

Citizens Advice

www.citizensadvice.org.uk

Free, independent, confidential, and impartial advice to help people navigate and resolve their legal, employment and financial challenges.

Loan sharks and loans

Always check that a loan will be authorised by the Financial Conduct Authority (FCA) before entering into one.

If you're not sure, speak to Citizens Advice (above) – they will be able to recommend the best safe loan options available to you.

If you think you have entered a contract with a loan shark (i.e. not authorised by the FCA), you can speak in confidence to the **Illegal Money Lending Hotline** on **0300 555 2222**.

Useful contacts

KHFT and HRCH Health and Wellbeing Team

khft.staffwellbeingappointments@nhs.net

Hounslow Citizens Advice

Tel: 0808 278 7830
(Monday – Friday 10am to 4pm)

Kingston Citizens Advice

Tel: 020 3166 0953
(Monday to Thursday, 10am to 4pm)

Richmond Citizens Advice

Tel: 0808 278 7873
(Monday to Thursday, 10am to 4pm)

Kingston staff wellbeing website

www.khftstaffwellbeing.co.uk