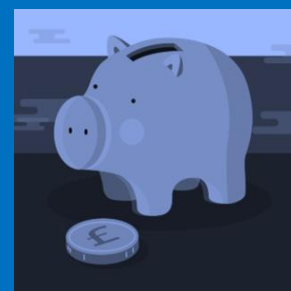





Financial Wellbeing Support for All Our NHS People

Our aim is to support our NHS people with their financial wellbeing. NHS England and NHS Improvement are working with the Money Advice Service, an organisation who work to improve people's financial wellbeing across the UK, to provide all our NHS employees with free and independent financial support. We have a variety of offers that you are able to engage with personally, or signpost colleagues to who may need this support.



1. Support Line: Free and impartial money advice

NHS employees can contact the Money Advice Service support lines in the following ways for free confidential and impartial money advice:

 <p>Free-Phone Line</p> <p>0800 448 0826</p> <p>Monday to Friday 8am – 6pm <i>Type Talk: 18001 0800 915 4622</i></p>	 <p>Text WhatsApp</p> <p>Add +44 7701 342 744 to your WhatsApp to start a supportive text conversation on debt, credit or pensions guidance</p>	 <p>Web Chat</p> <p>Chat on our online portal via this link</p>
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2. Online Support: Hub of Resources

All of our financial wellbeing offers and resources to make your money work better for you are accessible via our people.nhs.uk website using this [link](#).

3. Virtual Interactive Events: Managing Your Money

Join us for a series of interactive learning conversations on managing your money with experts from the government backed Money Advice Service and partners. We will take you through a range of supportive topics to help you get on top of your finances and/or to help you support others with theirs. The following dates are scheduled and will run Thursdays from **4pm – 5pm**:

- **29 October 2020** - Mastering your Money and Creating Healthy Habits
- **12 November 2020** - Dreams, goals and financial plans whilst making your money work for you
- **26 November 2020** - Tales of the unexpected, preparing for life's ups and downs
- **10 December 2020** - Planning for your pension

Event access details will be advertised online 48 hours before the event is due to start here: <https://people.nhs.uk/events/category/financial-wellbeing/>

Don't worry if you miss an event. All webinars will be recorded and uploaded to our people.nhs.uk website. See overleaf for further details on each event.

Details of our virtual interactive events

29 October 2020 - Mastering your Money & Creating Healthy Habits

In this session we will cover:

- ✓ Budgeting and sticking to your spending plan
- ✓ The best way to pay bills – how to pay bills on time, ways to pay, keeping on top of bills
- ✓ Top money-saving tips to help you shop smarter and how to find the best deals with price comparison websites
- ✓ Before you borrow money, it's worth knowing the difference between good debt and bad debt
- ✓ How to work out the true cost of borrowing - comparing the cost of borrowing £1,000
- ✓ How your credit rating affects the cost of borrowing and how to improve it
- ✓ Protect your money from scams – a beginner's guide

12 November 2020 - Dreams, goals & financial plans whilst making your money work for you

In this session we will cover:

- ✓ Getting into the savings habit and why it pays to save regularly
- ✓ Saving for emergencies and putting the rest where it can work harder for you
- ✓ Top tips for choosing a savings account
- ✓ Help to Save if you're on a low income
- ✓ Credit Unions and saving
- ✓ What are investments

26 November 2020 - Tales of the unexpected, preparing for life's ups and downs

In this session we will cover:

- ✓ During our lifetime we experience many different life events, some planned and some unexpected. Unfortunately, many of us are ill prepared financially for these events and are often taken by surprise by their financial impact.
- ✓ Life events include setting up home, having a baby and raising children, relationships and marriage, dealing with a bereavement, divorce and separation, redundancy, retirement.... and of course, national events such as the COVID pandemic.
- ✓ Provide hints and tips for planning and preparing financially for the unexpected, as well as those planned costly money moments in your life. We will also explore how tools and guidance on the Money Advice Service website can help you better prepare for life's ups and downs.

10 December 2020 – Saving for Retirement Planning for your Pension

- ✓ Why save into a pension?
- ✓ Types of pension
- ✓ Making the most of your pensions – are your retirement savings on track?
- ✓ Preparing for retirement
- ✓ How long will your money last in retirement?
- ✓ Pensions guidance and financial advice

Wider Free Wellbeing Support Available to NHS Employees

All our NHS employees are able to access a variety of free health and wellbeing support on our people.nhs.uk website, including apps, helplines, therapy services, guidelines and development.

Working in partnership with:



The Money Advice Service is here to help you manage your money better. Anyone can use our service and we provide free, impartial guidance across a wide range of money matters.

