

Cheshire & Merseyside Resilience Hub

- Cost of living

www.cheshiremerseyresiliencehub.nhs.uk
@CMResilienceHub



SESSION AIM

- To give a greater insight to the offers of help and support around the local area
 - To ease pressures and to bring everything in one place
- To highlight and support any grant applications for NHS, Social Care & Emergency Service staff.
 - To have a real person-centred approach and to cut typical jargon.

MONEY TIPS

Use comparison sites such as Which? To get the best deals on things like mobile phones, broadband etc.

Need to do DIY? Ikea usually have a free pallet of wood than you can just take home with you.

Join a food club and get fresh veggies at a discounted rate on a weekly basis. It usually costs around £3pw

Become a yellow sticker hoarder! Super markets reduce unsold food by 75%+ from 7pm onwards. Find your reduced section!

Batch cook and meal prep so that you use every bit of food and have all your meals covered weekly!

Use cash not cards & track where you spend your money. You'll be surprised at the amount you spend without knowing.

Frozen veg is 20% cheaper than fresh! OR you could get reduced veg and cut it up and freeze. Carrots for 10p Spring onions for 11p

Facebook Market & Frengle are great for doing DIY on a budget – home renovations and upcycling to give a fresh new look.

If you have some spare cash, try a savings challenge to help pay for things like birthdays or Christmas etc.

Collect all of the coupons! Free book vouchers. ½ price theme park days or event free Mcdonalds!

Turn your house upside down – from clothes to old collectables that just gather dust. There's money to be made from your 'trash'

Getting Married? Look at reusing items for your wedding. You can get cheap wedding dresses on Asos.

MONEY TIPS

If you're on benefits or low income you can get cheaper phone/broadband etc

[Check here](#)

If you have spare time, do some surveys on the side. You can make some decent side hustle cash.

Reduce your treats once a week and put that money in a rainy day fund like car MOT Or kids day out.

Use free sites like freegle to get household items for starting out.

It's cheaper to bulk buy items from places like Costco than it is at the supermarket

Join food waste schemes or surplus supermarkets like company shop or rogers.

Keep track of your spending on shopping. Use apps to scan your shopping and get a picture or how much you spend

Draught proof doors and windows in the colder months – a small change will save money in the long run

If your mobile phone contract is coming up, opt for a sim only package instead of a new phone.

Ditch the optional extras! Going on holiday? Do you need a case or can you manage with hand luggage?

If you can save £5 per week, you would have £260 for birthdays or Christmas or big events through the year.

Teach children about money. Give them monopoly money and charge them for things like washing or cooking.

LOCAL HELP



Click each logo to be taken to the organisations web page



CAB offices
North west



Liverpool
City Council

Local COL support



Foodbank map



Mental health support



Knowsley Council
Local COL support



Local COL support



Local COL support



Local COL support



WARRINGTON
Borough Council
Local COL support



Local COL support



Cheshire West
and Chester

Local COL support



ST HELENS
BOROUGH COUNCIL

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 cost of childcare

30 hours free childcare

- Eligible working families in England with 3 and 4 year old children can receive 30 hours of free childcare a week.

15 hours free childcare

- Families in England who have 2 year old children and are on certain benefits can get 15 hours of free childcare a week.
- All families with children aged 3 and 4 can also access 15 hours of free childcare a week.

Child Benefit

- You can claim Child Benefit if you're responsible for bringing up a child who is:
 - under 16
 - under 20 if they stay in approved education or training

Claim back childcare costs

- You may be able to claim back up to 85% of your childcare costs if you're eligible for Universal Credit, with up to £646 back each month for one child or £1,108 for 2 or more children

Free school meals

- Free school meals are available to pupils in England if parents get certain benefits

Holiday activities and food programme

- You can get access to free activities and food for your children in the holidays if they receive free school meals
- Apply via your Local Authority

National Breakfast Clubs

- All participating schools will receive a 100% subsidy for breakfast club provision until the end of July 2023

Healthy Start vouchers

- If you're more than 10 weeks pregnant or have a child under 4, you may be able to get help to buy healthy food and milk

Help with maternity costs

- You could claim a one-off payment of £500 to help towards the costs of having a child

HOUSEHOLD



Charis is a trusted administrator for many essential funds and grants, working on behalf of major companies, local authorities and charities. We supply an efficient service for any organisation needing to safely distribute financial support and assistance, whilst being compliant with regulatory criteria.



Charis's Let's Talk Energy Fund offers support to households in England, Scotland and Wales who are struggling to pay their energy bills. This winter, the support includes the provision of energy efficient appliances and energy efficiency advice.



You could get £150 off your electricity bill for winter 2023 to 2024 under the Warm Home Discount Scheme. The money is not paid to you - it's a one-off discount applied to your electricity bill



Here at UW, we know that the cost of living and energy crisis has put financial pressure on many households. That's why we've created a fund to help our customers who are struggling to pay bills.



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Cost of living

- Find latest information first hand about what's happening with the cost of living & where you can get help

Energy price cap is set to RISE by 5%

- From 1 January 2024, the Cap will be set at an average £1,928 a year for a typical dual-fuel household paying by direct debit, affecting all those on standard variable tariffs. capped, so use more and you pay more. [Use this calculator](#) to work out your cost.

National insurance decrease

- In jan 2024 national insurance decreases, meaning you pay less and save more.

Tax & benefits guide

- This really useful page has everything you need in relation to tax and benefits.

Save money on phone bills

- If you have a contract mobile phone that is due for renewal, you could get sim only contract from 49p per month

Get free money!

- You could get up to £200 completely free by switching your bank account to a different provider. Ending soon

Mortgage support

- The BoE base rate has changed, again – meaning your mortgages rates will have changed. For many who are just getting by – this can be worrying. Martin Lewis talks through insights and support offers for mortgage holders

NHS & Care worker discounts

- The latest discounts for health and care workers have been updated.

Top savings accounts and ISA's paying 5%-8%

- If you have savings set aside, you could be earning 5-8% on them through different savings accounts. Though the FSCS – you are covered for upto £85k

MSE



Click each tab to be taken to the specific web page

MONEY TIPS

NHS Freebies and discounts: [NHS freebies & discounts – MoneySavingExpert](#)

Support for families
[Support For Families – Merseyside Play Action Council](#)
(merseyplay.com)

Benefits calculator:
[Turn2us Benefits Calculator](#)

Self help checklist with 220 links: [Bounce Back Checklist - British Gas Energy Trust](#)

An introduction to the Money & Pensions Service (MaPS)
<https://youtu.be/rmZxvGjpBik>

Birthday freebies!
[Birthday freebies and discounts - MoneySavingExpert](#)

Liverpool has a range of community food points that bring the community together
[Map - Feeding Liverpool](#)

CMRH have partnered with stepChange. If you're experiencing debt issues you can refer here [StepChange Creditor Referrals](#)

GRANTS



Who it's for

Registered nurse,
nursing associate or
midwife

Maternity support
worker

Health care
assistant / nursing
auxiliary in a
hospital, nursing
home or community
setting



Eligibility

Living in the UK

Be in financial
hardship

Have less than
£4,000 in savings



Help with

Short term financial
emergencies

Essential white
goods

Travelling expenses
for attending
medical treatment

Mobility aids



Help with

Home adaptations
due to disability

Rent deposits and
removal costs

Bankruptcy and
Debt Relief Order
fees

Rent arrears, in
some circumstances



Who it's for

Registered or
former community
nurse or midwife

3 full-time
consecutive years of
experience of
providing nursing
care in the
community



Eligibility

Currently living in
England, Wales and
Northern Ireland
and have worked as
a community nurse
or midwife in
England, Wales and
Northern Ireland.

Be in financial
difficulty following
illness, disability or
other life crisis



Help with

Essential White
goods, e.g. Fridge,
washing machine

Building repairs or
adaptions

Specialist
equipment, e.g.
stair lift, mobility
scooter

Short term financial
emergencies.



Help with

Residential or
nursing home fees

Debt

Cost of medical
treatment

Funeral expenses



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GRANTS



**Healthcare
Workers' Foundation**

JUNIUS S. MORGAN
BENEVOLENT FUND



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Rainy Day Fund

Up to £250 for healthcare workers struggling financially

You can use it in any way useful. Once approved, the amount will be awarded directly bank account



General Fund

Grant of up to £1,000 towards a specific cost for those experiencing financial difficulty

Only apply for one item



Rainy Day Fund

Up to £500 for Nurses, midwives HCA's

To help with

Rent / mortgage

Council tax / utility bills

Essential decorating

Furniture

Medical equipment

GRANTS



the
care
workers'
charity



Who it's for

Members of staff
working in the social
care sector

Residential social
care

Domiciliary/home
care

Supported living
care

Day care

Private care



Eligibility

A sudden or
unexpected loss of
income

A sudden or
unexpected illness
or injury

A sudden or
unexpected change
in living
circumstances or
loss of home

A relationship
breakdown



Help with

Currently Employed:
At least 1 years'
service

Previously
Employed: At least 5
years' service in
your lifetime



COMMUNITY
FUND



Who it's for

Local community /
charities

voluntary and
community
organisation

registered charity

charitable
incorporated
organisation (CIO)

not-for-profit
company

community interest
company (CIC)



Eligibility

build strong
relationships in and
across communities

improve the places
and spaces that
matter to
communities

help more people to
reach their
potential, by
supporting them at
the earliest possible
stage



Help with

equipment

one-off events

staff costs

training costs

transport

utilities

volunteer expenses



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GRANTS



Who it's for

NMC registered nurses & midwives

Health care support workers

Applicants current off sick and have worked in these roles.

Nursing undergrad students whos funding stopped

Eligibility

You have not received a grant in the last 12 months

You've experienced a change in circumstances

Full eligibility criteria [here](#)

Help with

Helps with financial hardship.



Who it's for

Everyone is eligible to run a grant check to see what type of grants are available for them locally and nationally.

Eligibility

Different eligibility criteria for different grants.

Most grant applications require proof of hardship

Help with

Hardship or shortfall cover

White good

Financial assistance

Council tax help

Debt support



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OTHER GRANTS



Support to working doctors who are in financial difficulty

- one-off grants for help with the GMC retention fee and professional indemnity insurance
- The Dain Fund assists with the education and support of the children of medical practitioners
- Eg school clothing, school trips, essential IT equipment, disability equipment, breakfast clubs (not childcare)



Grants for those with little in the way of income and savings and unable to support financially due to illness, disability, bereavement

- Monthly grants to help with essential day-to-day living costs
- Back-to-work awards for returning to work after a period of illness
- Help with purchasing specialist equipment
- Help with purchasing disability adaptations for a car or home



- Details of current employment status
- Details if currently off work or on reduced/alternative duties due to illness or injury
- Housing status
- Dependents (under 18 and caring responsibilities)
- Details of situation and what help is needed



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FINANCE HELP



Support with benefits & general finances



Non gov financial support



Good Things Foundation

Free broadband/phone data



Debt support



COL support



Pensions support



Disability COL support



independent | accurate | reliable

COL support



COL support



COL support



ROYAL BRITISH LEGION

Veteran COL support



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APPS & WEBSITES



Too Good To Go

Food waste



Food waste



Savings &
investments



Free tickets



Travel discounts



Online shopping
voucher codes



Additional COL
support



Cashback on
shopping



Food waste



Free household
items



Free household
items



Additional COL
support



Make money on
your clothes



Additional COL
support



Transport costs



VisitEngland™

Free events



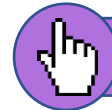
Free events



Free tickets



Discounts



Click each logo to be taken to the organisations web page



In house pastoral support

- Non clinical support with the third sector
- Support around housing, debt, finance, addiction, social engagement.
 - Free and 100% confidential.
- Linking together aspects of work and daily life.
- Based around a social prescribing model, linking into third sector services.

[Self refer here](#)

Thank you for joining

QUESTIONS?