

North West London ICB Cost of Living Guide

With the rising cost of living, making your money stretch further can feel increasingly challenging. Many of us are finding it more difficult to cover essential costs such as our weekly food shop, household costs, energy bills, travel, petrol and childcare, which can put pressure on us both physically and mentally.

We want to support you during this time by giving you practical advice to help you stretch your money further, manage your finances more confidently and know where to access the right support at the right time should you need it.



Support is categorised into key areas for you to explore:



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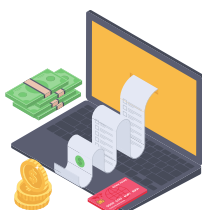
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Please note, the information is up to date as of **10 October 2022**, and information may go out of date, especially as offers and policy change. If you discover that offers have gone out of date, or discover new offers we are not aware of please let us know and we can update the guide. The resources highlighted in this guide are there to give you information about a range of support available to you and are not promotions or endorsements of these organisations or companies. This guide may be amended or updated as new offers become available.

Firstly we would like to remind you of the help through the [NW London wellbeing pages](#), which includes Keepingwell, and specific [Financial Wellbeing support and wellbeing offers and discounts](#), and Carefirst, which has budgeting and financial advice as well as offering our Employee Assistance Programme.

Help with grocery costs

Rising prices can make it more difficult to afford the things we would usually buy as part of our weekly shop. Take a look at the information below to see how you can reduce the cost of your food and groceries.

What national grocery deals, discounts and support is there?

NHS staff offers

[NHS England's staff offers page](#) brings together discounts for NHS colleagues from various companies, including some for food and drinks.

Help for households - discounts and offers

A range of [discounts and offers](#) are available from businesses to help with the cost of living as part of the government's [Help for Households campaign](#). For example:

- Asda: children aged 16 and under can get a hot or cold meal for £1 at any time of day in Asda cafes across the UK, seven days a week, with no minimum adult spend. Asda is extending this offer to the end of 2022.
- Morrisons: in-store cafes offer a free meal for one child under 16 when buying an adult meal costing £4.99 or over.
- Sainsbury's: their [Feed your family for a fiver recipe scrapbook](#) provides budget friendly meal ideas to feed a family of four for under £5.

Food banks

Food banks are community organisations that can help if you can't afford the food you need. You'll usually need to get a referral to a food bank before you can use it.

A good place to ask for a referral is your nearest Citizens Advice (see page 8). Tell them you need the food bank - they'll probably make you an appointment to discuss your situation with an adviser.

The adviser will ask you some questions about your income and needs. They can check if you should be getting any benefits you're not currently claiming and tell you about other local help you could get. The adviser can also give you advice about budgeting and any debts you have.

Supermarkets offering the best value

As the restrictions for COVID-19 have now come to an end, many of the NHS discounts which were provided to NHS staff have now ended, leaving many staff members in lower banding finding it quite hard to do a basic food shop. The increase in utility bills has also had impacted on the amount families can potentially spend on day-to-day items.

Below is a list of Supermarkets based on the cost of a shop which includes 23 items (enough to feed a family of 4 for 2 weeks). This list was put together in February 2022:

- **Lidl** - £24.21
- **Aldi** - £24.83
- **Asda** - £27.35
- **Tesco** - £27.40
- **Sainsbury's** - £27.68
- **Morrison's** - £29.19

If you have blue light card, Asda is currently offering a 10% discount ([click here](#))

Loyalty schemes

If you shop at a given supermarket regularly, consider signing up to their loyalty scheme to access benefits and savings. See the next page for examples.

- **Asda:** the Asda Rewards app enables customers to build up a 'cashpot' to spend in Asda stores or online.
- **Lidl:** the Lidl Plus app gives shoppers access to weekly discount coupons, exclusive discounts and prizes, including 30% off in store bakery items on Monday to Saturday (excluding bank holidays) from 7pm until closing time.
- **Morrisons:** the My Morrisons app provides personalised offers on items you buy frequently. NHS colleagues can join the NHS Club via the app for access to offers.
- **Sainsbury's:** the Nectar scheme enables shoppers to earn one Nectar point for every £1 qualifying spend in store, online or on fuel.
- **Tesco:** Tesco Clubcard members can collect one point for every £1 spent in store and online, and one point for every £2 spent on fuel.
- **Waitrose:** the My Waitrose scheme provides members with freebies and personalised offers.

Help with travel



We're keen to help make your journey to work feel less costly.

What national travel offers and resources can I access?

Various national offers and resources are available to help you keep your travel costs down. Take a look at them below.



NHS staff offers

The motoring offers listed on [NHS England's staff offers page](#) could help you save money.



National schemes

The motoring offers listed on [NHS England's staff offers page](#) could help you save money.



Fuel costs

The motoring offers listed on [NHS England's staff offers page](#) could help you save money.

Blue Light Card members can also apply for a free Esso fuel card to access discounted fuel at Esso stations across the UK, and collect Nectar loyalty points when filling up.



Travel money saving tips

The following resources offer handy tips for drivers to save money:

- Money Saving Expert's guidance on [cheap MOTs](#)
- RAC's [quick money saving tips](#) for drivers

Karshare

This is a car sharing platform offering NHS staff a £10 discount by using the code NHSDISCOUNT on all bookings made during 2022. Car owners can earn extra income by renting their car, while those in need of a car can quickly and easily rent one. For more information visit www.karshare.com

Railcards

Railcards are available in the following categories (some categories also offer discounts for partners and children when travelling with the card holder), which offer discounted rail travel for an upfront cost, and can sometimes be cost effective after one trip, depending on costs:

- 16-17 year olds
- 16 – 25 year olds
- 26 – 30 year olds
- Disabled Persons
- Family and Friends
- Senior
- Two together
- Veterans

Help with utilities



Growing energy prices can put pressure on our finances. You may find the information below helpful to support you with the cost of utility bills. NW London has produced a guide to Energy bills and efficiency awareness campaign – Autumn 2022.

What support is widely available to help with my energy bills?

Help for Households

The government's Help for Households campaign provides information on help with your energy bills.

It includes an online tool where you can find ways to save energy in your home based on details you provide about your property.

Advice and guidance

A range of energy advice and guidance is available, which could help you feel better equipped to manage your household energy costs. For example:

- **Citizens Advice:** their website has a page dedicated to [getting help with bills](#), with specific pages for [energy bills](#) and [water bills](#).
- **Money Saving Expert:** the website has a guide on [what to do if you're struggling to pay your energy bills](#).
- **Energy Saving Trust:** provides [energy advice for your home](#) which could help you lower your bills.
- **Ask Bill:** the website has pages dedicated to support with [water](#) and [energy bills](#).

Help with childcare costs



Take a look at the options below to see what help you may be able to access.

Help for Households

The government's Help for Households campaign provides information on [help with childcare costs](#).

For example, the government's Tax-Free Childcare scheme allows eligible individuals to get up to £500 every three months (up to £2,000 a year) for each of their children to help with the costs of childcare.

Healthcare Workers' Foundation

The charity provides financial support for childcare related costs through grants of up to a total of £1,000 annually.

Their [childcare grants page](#) provides more information.

Childcare Choices

The [Childcare Choices](#) website provides information on government help with childcare costs for parents.

Help with finances



Financial concerns left unresolved can impact our health and wellbeing and become a significant source of stress and anxiety.

There is a wealth of financial information, advice and guidance available to help you, as well as grant funding and financial support options, some of which are provided below for you to explore.

What national organisations can I turn to for financial advice?

NHS England

Alongside the [national health and wellbeing offer](#) for NHS colleagues, which includes access to a range of wellbeing apps, and support through counselling and coaching services, NHS England has partnered with the MoneyHelper service to provide dedicated financial support that aims to help you manage your finances at home. This includes access to various guides and resources, a [financial wellbeing guide for employers](#), a dedicated helpline, text and webchat service. More information and details for these services can be found on our financial wellbeing page.

NHS England is also piloting an educational programme for [Health and Wellbeing Champions](#) to help upskill colleagues to talk confidently to colleagues about their finances, with the aim of becoming 'Money Mentors'. This pilot programme is being delivered and evaluated in 2022/23, with the aim of extending it should it prove valuable.

Your own organisation may already have Health and Wellbeing Champions or similar roles in place for you to seek help from.

MoneyHelper

[MoneyHelper's website](#) provides information on a range of topics, such as benefits, money troubles, savings and pensions. They also offer a free [Couch to Financial Fitness programme](#). You can contact them for free, impartial advice via the NHS telephone support line on 0800 448 0826 or using the details on their [contact us page](#).

HM Revenue and Customs (HMRC)

You may be able to [claim your employment expenses](#) directly from HMRC for uniforms, working from home, tools and more.

HMRC's online guides and support also help you understand your taxes, what you are due and how to claim them:

- Understand your tax code better [on gov.uk](https://www.gov.uk) or watch the YouTube tax code guide
- [Check whether you are eligible for marriage allowance](#)
- Find out more about the P45, P60 and P11D forms using the [workers' guide](#)
- Sign in or set up your personal tax account, or find out more first by watching the [personal tax account YouTube guide](#)
- Download the [free HMRC app](#)

Citizens Advice

Citizens Advice offers free, confidential advice on various matters such as benefits, housing, debt and money.

Their website has a page dedicated to [help with the cost of living](#) and provides various ways to [contact them for advice](#).

Money Saving Expert

The [Money Saving Expert website](#) provides a range of financial advice, with a dedicated [cost of living help section](#).

Their [Cost of living help guide](#) provides over 90 ways you can save money.

Debt Advice Foundation

Debt Advice Foundation offers free, confidential support and advice to anyone worried about loans, credit and debt. Contact details are available on their [website](#).

Ask Bill

If you are concerned that you are spending more than you have or want to be kinder to the environment with your energy usage, the Ask Bill website offers free, impartial advice about money and bills.

Angel Advance

Angel Advance provides free expert debt advice to help individuals manage their debts.

Their [website](#) has a specific [cost of living page](#).

StepChange Debt Charity

The charity offers [free debt advice](#) to help you deal with debt and set up a solution, along with [guides on the rising cost of living](#).

RSPCA

Pet healthcare costs can be an additional source of financial worry.

The [RSPCA's website](#) provides advice on how you can look after your pet's health whilst keeping costs down.

Is any grant funding or financial support available to help me?

Various forms of grants and funding are available for healthcare staff.

Below are some options you may wish to consider applying for if you are in need of financial support.

Government cost of living support

The government's [Help for Households campaign](#) and [cost of living support page](#) provide information on various benefits and financial support payments you may be able to access.

Healthcare Workers' Foundation

The charity provides grants of up to £1,000 to healthcare workers who are struggling with their finances. More information about the grants available can be found on their [financial support page](#).

The Care Workers' Charity

The Care Workers' Charity supports care workers in the UK with one off grants, including the following:

- [COVID-19 Emergency Fund](#)
- [Crisis Grant](#)
- [Funeral Grants](#)

Turn2Us

[Turn2us](#) is a national charity which provides practical help to people who are struggling financially.

You can [search for grants](#) on their website.

CSIS Charity Fund

CSIS Charity Fund supports serving, retired and former civil and public servants, and widows and widowers of deceased Civil Service Insurance Society (CSIS) policyholders, with grants to help with costs such as essential household bills. You can ask about eligibility for a grant using the details provided on their [website](#).

Social Workers' Benevolent Trust

The trust offers financial help to social workers and their dependants in times of hardship.

Details about the grants available and how to apply can be found on their [website](#).

Cavell Nurses' Trust

The charity helps registered nurses, midwives, nursing associates, maternity support workers and healthcare assistants, both working and retired, who are experiencing personal or financial hardship, including due to the impact of rising living costs.

You can find out if you are eligible for financial help on their [website](#).

Healthcare Workers' Foundation

The Queen's Nursing Institute provides [financial support for nurses](#).

The Ambulance Staff Charity

The charity provides various services to support the UK's ambulance staff and their families, students and ambulance service volunteers, including [financial grants](#).

Additional support

- **National Benevolent Charity**: grants available to relieve poverty/purchase essentials
- **Groundwork**: access energy bill advice and guidance, insulation tips
- **Age UK**: guidance for those age 60+ with benefits and entitlements as well as discounts they may be entitled to
- **Independent Age**: benefits checks and advice around benefits entitlements
- **Mayor of London**: information about benefits, grants and discounts you can get if you're in financial difficulty, from the Mayor of London, the government, your local council, charities and advice centres

- **Carers UK**: supporting carers with entitlements/grants, also signposting to local carer centres
- **Entitled To**: online benefits checks
- **Policy in Practice**: online benefits checks
- **Mental Health and Money**: specific advice around mental health and money
- **Christians Against Poverty**: budgeting courses and help managing debt
- **Crosslight**: budget course

Many unions will also provide support for members, for instance Unison and RCN.

Mental Health Support

If finances are affecting your mental health, there are various sources you can turn to for support or someone to talk to, some of which are included below.

NHS England Support

There is a range of support available for our NHS people, such as:

- 24/7 confidential text support service available to NHS colleagues who are feeling worried or overwhelmed or need someone to talk to, accessible by texting FRONTLINE to 8525.
- Wellbeing apps that NHS staff have been given free access for a given time.

Employee Assistance Programme (EAP)

Please use the NW London wellbeing pages, which includes Keeping Well, which has specific Financial Wellbeing support and wellbeing offers and discounts, and Carefirst, which has budgeting and financial advice as well as offering our Employee Assistance Programme.

NHS Every Mind Matters

Better Health – Every Mind Matters provides expert advice and practical tips to help you look after your mental health and wellbeing.

Samaritans

A non-judgemental listening ear for those who need someone to talk to. Their website provides contact details.

Staff deals and discounts

An array of deals and discounts are available from businesses to help with the cost of living, from clothing and phones to days out and the cinema.

Information about some of the deals on offer is provided below for you to explore.



NHS staff offers

NHS England's [staff offers page](#) brings together offers of support for NHS colleagues from a range of companies.



National schemes

The following national discounts are available to NHS colleagues (some do cost money upfront):

Blue Light Card: provides a range of discounts online and in store for NHS, emergency services, social care sector and armed forces colleagues who purchase a Blue Light Card. Their website provides further information.

Asda: as at August 2022, Asda is offering 10% discount in store for Blue Light card holders.

Health Service Discounts: offers discounts, vouchers and cashback for NHS and healthcare workers. You can join for free on their website.

Pets at Home: as at August 2022, Pets at Home is offering 10% off for NHS workers in store on presentation of a valid NHS identification.

Civil Service Sports Council (CSSC): NHS employees are [entitled to join](#) and this offers multiple benefits including free days out, discounted gym memberships and more.



Help for Households discounts and offers

Various [discounts](#) are available from businesses to help with the cost of living as part of the government's Help for Households campaign.