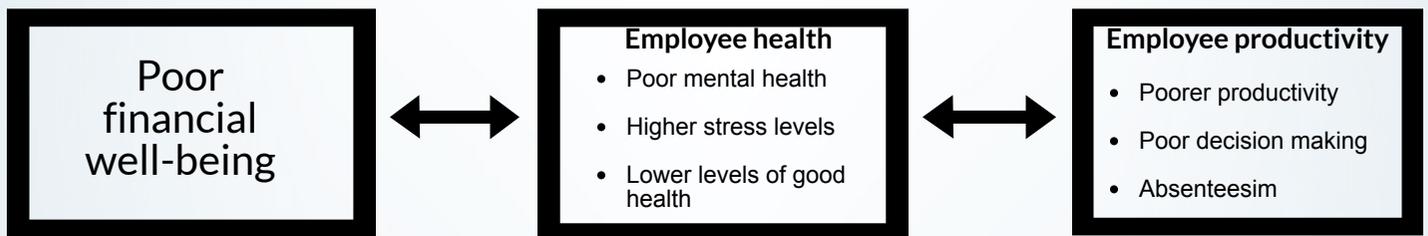


1 in 8 workers in the UK are now living in poverty (that's 3.8 million workers)

Find out how you can support your employees

(Joseph Rowntree Foundation)

<https://www.jrf.org.uk/work>



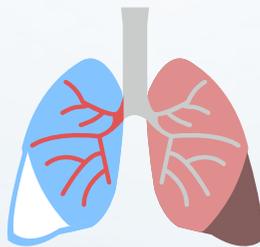
CIPD 2017 Research Report: Employee Financial Wellbeing – Why It’s Important

<https://www.cipd.co.uk/knowledge/culture/well-being/employee-financial-well-being>

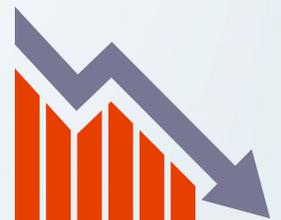
Triggers for Supportive Enquiry about Money Issues



Attendance



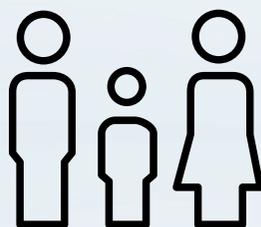
LTC Diagnosis



Half pay



Council Tax Arrears



Caring responsibilities / Family issues



Extra Shifts



Borrowing money

How to have a supportive conversation about money

To tackle the stigma of money worries:

- Introduce a general conversation at a team meeting where information can be handed to all staff. This way prevents anyone feeling singled out.
- Pin information to a staff notice board. This allows privacy and confidentially for those who may not wish to engage in conversation.

If you notice any of the above triggers, you may wish to start a conversation:

- If it is felt appropriate a conversation can be raised in a supportive manner, letting employees know there are services available that can help.

The services available offer help with debt management, gas/electricity bills, benefit applications, grants & housing.

Where to Signpost for support

Health & Wellbeing Directory

<http://infodir.nhsggc.org.uk>



Money Advice Service

If you want to keep track of your money or plan your budget, there are tools and resources to help you do this.

Tools/calculators on the Money Advice Service website include a Budget calculator, Mortgage calculator and stamp duty calculator. Letter templates can help you to set up, cancel or complain about various money related services. There are also multimedia clips and interactive timelines on topics including teaching children about money, saving, annuities and having a baby.

<https://www.moneyadvice.service.org.uk/en>

