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# Money Management Guide

For all NHS Greater Glasgow and Clyde  
Employees





# Introduction

NHS Greater Glasgow & Clyde recognises that many of our employees can experience challenges in their home life which can lead to stress and anxiety. One such challenge is how to deal with financial pressures.

When these situations arise it can often be difficult to discuss with anyone, or to understand where help is available.

If you are experiencing money concerns, or want to review your current arrangements, this guide aims to provide you with information on what help is available and a link to both NHS and other agencies who can help.

**This guide contains advice and information on:**



**Money and Debt Management**



**Work-Life Balance Policy**



**Details of Employee Support**



**Staff Benefits**



# Money Advice and Debt Management

Throughout your career in the NHS you may experience changes in your personal life / circumstances which can have a direct impact on your finances.

If you would like help in dealing with any financial issues, no matter how big or small FREE and CONFIDENTIAL help is available.

NHS GG&C provides the following services to employees:



## **Money Advice Services**

Money Advice Services in your local area offer free, impartial and confidential advice on financial matters.



## **The Debt Management Clinic**

Provides confidential advice. A debt management plan is one of a number of solutions available to people struggling to pay monthly payments on their debts.



## **The Mortgage Advice Clinic**

Mortgage health checks offering advice on the whole of the mortgage market and advice on protecting against unforeseen circumstances that could jeopardise the security of your home.



## **The Financial Planning Clinic**

Financial health checks offering advice on a variety of related topics including pension, investment, life assurance.

See the following pages for further information on the above and more.

## 1. Money Advice Services

NHS Greater Glasgow and Clyde is working in partnership with Money Advice services within your local area. These services offer free and confidential advice on a wide range of financial issues including: debt, money management, housing issues and legal advice. Specifically they can: deal with creditors on your behalf, help you to keep track of your finances and provide legal assistance. They can also help you to claim any benefits you are entitled to and support you in any benefit appeals.

To find out where your nearest money advice service is contact Money Advice Scotland on:

0141 572 0237

or [www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

## 2. Debt Management Clinics

Debt Management Clinics can help you to find solutions on how to get out of debt by making repayments affordable.

Debt management effectively gets you out of debt by allowing you to make repayments that you can actually afford, rather than having to struggle to survive month after month.

Debt Management involves negotiations on your behalf with your creditors to reduce your debt repayments to a level you can comfortably afford. The focus is on finding a debt solution that gives you the lowest repayments and the option to settle your debts early.

An assessment on how much you can comfortably afford to pay each month is calculated. Informal negotiations are held with your creditors where they can be asked to freeze or reduce interest, or stop repayment penalties, or write off part of your debt, or extend the loan repayment terms.

A debt management plan is the lowest risk debt solution, because debt management is not a loan secured against your house. There is no contract so you can stop using the service at any time.

To make it even easier for you, all of your debt repayments are combined into a single, affordable monthly debt management repayment plan. This payment is fairly distributed to your creditors.

If you are struggling with debts and need to regain control of your finances, our service is discreet and in confidence.

For more information on the Debt Management Clinic go to: [www.debtmanagementclinic.co.uk](http://www.debtmanagementclinic.co.uk)

or to speak to an adviser call 0141 314 4252 or 0141 211 5885.

### **3. NHS Credit Union**

Saving with your credit union is safe and easy. Your savings are protected under the FSCS (Financial Services Compensation Scheme) in the same way as with a bank or building society. If you are employed by the NHS (or an NHS contractor) your deposits can be made through payroll deduction.

Loans are available for just about any purpose, anything from a new car; holiday; wedding; Christmas expenses to home improvements. Rates are competitive; fair, affordable and come with free life assurance (with a few health conditions).

All loan applications are assessed on the following factors:

- Members' ability to repay.
- Past savings and borrowing history with the credit union.
- Past credit history (other lenders)

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- Purpose of loan
- FSA regulations regarding loan limits and repayment periods.

For more information on the NHS Credit Union go to:

[www.nhscreditunion.com](http://www.nhscreditunion.com)

or to speak to an adviser call 0141 445 0022

#### **4. Mortgage Advice Clinics**

The Mortgage Advice Clinic offers a complete, impartial mortgage advice service. They can help to find suitable mortgage products and make recommendations on how to protect your mortgage. The service can also arrange a surveyor and solicitor offering discounts through the Staff Benefits Programme.

Advisers are fully qualified with a wealth of experience in the financial services market and understand the specific needs of the individuals. Clinics provide mortgage advice without the additional fees that some mortgage brokers may charge.

For more information on the Mortgage Advice Clinic go to:

[www.mortgageadviceclinic.co.uk](http://www.mortgageadviceclinic.co.uk)

or to speak to an adviser call 0141 211 5885.

#### **5. Financial Planning Clinics**

Financial Planning Clinics provide independent financial advice to NHS Greater Glasgow & Clyde staff on a variety of issues. Issues may include:

- Pension and retirement options
- Savings and investments
- Long-term care, inheritance tax planning, life cover, critical illness cover
- Income protection
- General insurance.

Financial Planning Clinics are directly authorised and regulated by the Financial Services Authority.

For more information on the Financial Planning Clinic go to:

[www.financialplanningclinic.co.uk](http://www.financialplanningclinic.co.uk)

or to speak to an adviser call 0141 211 5885.

## 6. The Will Writing Clinic

Will writing clinics give you practical support on how to plan and prepare a will. It is easy to put off making a will, but if you die without one your assets may be distributed according to the law rather than your wishes. This could mean that your partner receives less, or that the money goes to family members who may not need it.

**There are lots of good financial reasons for making a will:**

- You can decide how your assets are shared out. If you don't make a will, the law says who gets what.
- If you are not married or in a civil partnership (whether or not it is a same sex relationship) your partner will not inherit automatically – so you can make sure your partner is provided for.
- If you are divorced, or if your civil partnership has been dissolved, you can decide whether to leave anything to an ex-partner who is living with someone else.
- You can make sure you don't pay more Inheritance Tax than necessary.

Launching in 2010 – [www.willwritingclinic.co.uk](http://www.willwritingclinic.co.uk)



# Work-Life Balance

Throughout your career in the NHS you may face differing demands on your time and energies at home and at work. Work-Life Balance policies are available in the NHS to make sure you can achieve a balance between these differing demands.



## **Parental Policies**

Maternity Leave / Adoption or Fostering Leave  
Paternity Leave / Parental Leave / Child Care  
Voucher Scheme



## **Special Leave Policies**

Serious Illness or Bereavement Leave / Domestic  
Emergencies / Carer Leave / Reservists Leave



## **Flexible Working Policies**

Job Share / Reduced Working Year / Career Break /  
Part time Working



## **Retirement**

Phased Retiral / Retiral Award / Pre Retirement

Work-Life Balance policies include paid or unpaid leave for a variety of life changes. Examples include: Maternity / Adoption / Fostering / Paternity and Parental Leave as well as support for Flexible Working, Special Leave and Retirement.

For example, if taking Maternity Leave you may be entitled to 8 weeks full pay, 18 weeks half pay, 13 weeks Statutory Maternity pay and 13 weeks without pay = Total 52 weeks.

In the case of Retirement Award – If you have continuous service within NHS GG&C and are retiring you may be entitled to an award if you have the following:

20 to 30 years service – £100

30 to 40 years service – £150

over 40 years service – £250

To find out more about the full range of policies, application forms and how they can help you to maintain a balance contact your line manager or your Directorate/CHCP/CHP Corporate Human Resources Team. Alternatively log on to Staffnet using the following link:

More information is available on StaffNet. Go to:

[www.staffnet.ggc.scot.nhs.uk](http://www.staffnet.ggc.scot.nhs.uk)

and choose Policies from the Human Resources section

To find out if you are eligible for additional state benefits as a result of any of the Work/Life Balance policies, contact your local Money Advice Service on 0141 572 0237.



## Employee Support

NHS GG&C provides the following services to employees:



### **Occupational Health Service**

Management Referral, Self Referral, Confidential Advice and Support



### **Physiotherapy Service**

Back Pain, Musculoskeletal Conditions



### **Counselling Service**

Problems at Work, Personal Issues, Stress, Anxiety, Major Life Changes

See the following pages for further information on the above and more.

## **1. Occupational Health Service**

The NHS Greater Glasgow & Clyde Occupational Health Service (OHS) provides employees with specialist advice on the effects of your health on your work and how your job can impact on your health. The OHS operates a strict code of confidentiality and keep separate records from all other NHS records.

More information is available on StaffNet. Go to:  
[www.staffnet.ggc.scot.nhs.uk](http://www.staffnet.ggc.scot.nhs.uk)  
and choose Human Resources from the Info Centre section or telephone 0141 201 5600

## **2. Physiotherapy Service**

The OHS Physiotherapy Service can offer treatment and advice on:

Musculoskeletal conditions, back care, workplace assessments, injuries, posture and ergonomics.

More information is available on StaffNet. Go to:  
[www.staffnet.ggc.scot.nhs.uk](http://www.staffnet.ggc.scot.nhs.uk)  
and choose Human Resources from the Info Centre or telephone 0141 201 5600

## **3. Counselling Services**

Counselling offers you the opportunity to help you deal with your problems. Counsellors can create conditions for you to explore difficulties and issues that are causing anxiety.

### **Confidential Staff Counselling**

The OHS offers an internal confidential counselling service on a short or long term basis.

## **Employee Counselling Service**

This is an external service which is independent of NHS GG&C, providing counselling away from the workplace.

Both the internal and external counselling services can be accessed through self-referral, management referral, occupational health nurse or consultant referral. Both services can recommend contact with other services that may be required e.g. mental health services, addiction services and domestic abuse services.

For the helpline call 0800 389 7851

(lines open 24 hours 7 days a week)

or to arrange an appointment for structured counselling as a self referral call 0800 435 768



# Staff Benefits

There are a number of benefits and incentives you can make use of as an NHS employee. Among these are:



## **Child Care Vouchers**

A simple, hassle-free way to help working parents reduce the cost of childcare.



## **Local Discounts**

Retailers throughout the central belt of Scotland providing discounts.



## **Cash Back Shopping**

Shop online via links to high street retailers.



## **NHS Staff Travel Club**

Up to 10% off on holidays.

Examples of the benefits provided are:

## **1. Childcare Vouchers**

Childcare Vouchers are a simple, hassle-free way to help working parents reduce the cost of childcare. You can find out more information about the current provision of childcare by checking the staff benefits page on the staff intranet

Save up to £1,196\* per parent, per year via reduced Tax and National Insurance Contributions.

Combined saving of up to £2,392\* if both parents join the scheme.

Childcare vouchers provide benefits both basic and higher rate tax-payers.

Childcare Vouchers can be used to pay for the following types of registered childcare: day nurseries, childminders, pre & after school clubs, au pairs, crèches and even holiday clubs.

Childcare Vouchers are easy to set up and use.

\*Subject to individual circumstances

## **2. Staff Lottery**

For a small fee (£1.50 per chance, up to a maximum of 10 chances per month) you can join the staff lottery and you could win up to £5,000 each month in an ordinary draw and also take part in the March and September Mega Draws.

Application forms can be downloaded from the website at:  
[www.nhsstaffbenefits.co.uk](http://www.nhsstaffbenefits.co.uk)

or contact the Staff Benefits office on 0141 211 5850.

## **3. Local Discounts**

You will find local retailers and service providers offering NHS staff special offers and discounts by visiting:

[www.nhsstaffbenefits.co.uk](http://www.nhsstaffbenefits.co.uk)

## **4. Cash Back Shopping**

There are a large number of trusted retailers and service providers offering cash back shopping online. Register today to receive your first 500 points free. Each time you log on to NHSSTAFFBENEFITS and shop via the links on this site points will be awarded to your account. When you have 2500 points you can claim £25 cash back to spend wherever you like.

With such a great range of high street stores and specialised shops on the website, you can browse all the best deals in the comfort of your own home before making your purchase.

Visit: [www.nhsstaffbenefits.co.uk](http://www.nhsstaffbenefits.co.uk)

## **5. Staff Travel Club**

The staff travel club provides guaranteed all year round NHS Discount, for example:

10% discount on Barrhead Travel tailor made holidays and some tailor made cruises.

6% discount on ABTA Tour Operators holidays and charter flights.

Free standard insurance for up to 2 weeks on European holidays, with upgrade for only £10.00

Please note: Credit card and debit card charges apply unless stated. £10 per person booking fee (maximum £20) applies. Scheduled flights are pre-discounted when booking on line. All travel booked on line is pre-discounted. Price guarantee applies.

Please quote ref NHSGLA before making a booking to claim your discount, as discounts cannot be applied once the booking has been made.



# Healthy Working Lives

The Healthy Working Lives programme aims to improve employee health at work. Initiatives provided by NHS Greater Glasgow and Clyde can also have a positive impact on your well being out with work.

The following facilities/services can help if you want to improve your health and fitness but feel your budget might be stretched to participate.

## 1. The Glasgow Club

Staff can take advantage of a reduced monthly membership fee from The Glasgow Club. This gives access to all local authority sports and leisure facilities in Glasgow, including swimming, gym and fitness classes.

For more information go to:

[www.nhsggc.org.uk](http://www.nhsggc.org.uk)

## 2. East Dunbartonshire

Staff can take advantage of the deal offered to NHS GG&C Staff if they live within the G61, G62, G64, G65 and G66 postcode areas. A reduced monthly membership is available for the Allander Centre in Bearsden, the Leisuredrome in Bishopbriggs and the Kirkintilloch Leisure Centre.

For more information call into any of the above leisure centres.

## 3. West Dunbartonshire

NHS GG&C employees are offered discounted access to local authority leisure centres if they have a monthly membership.

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## **4. Inverclyde Leisure Services**

Inverclyde Leisure is offering NHS employees discount on membership fees for their Top Deck Package, Gym Package, Aerobics, Swimming and Skating. You can also save up to 50% on the joining fee. If you are interested in this offer, please contact Inverclyde Leisure direct. You should evidence your employment with the NHS by showing your identity pass or a recent payslip.

## **5. Renfrewshire**

All employees who reside within this area are offered a discounted rate to local authority leisure centres if they have a monthly membership

## **6. Cycle Scheme**

The Cycle to Work Scheme is an incentive to promote a healthier lifestyle, whilst helping reduce the number of cars on our roads. Staff can benefit from the scheme by purchasing a bike and accessories up to the value of £1000 - TAX FREE, and paid directly from their salary over 12 months.

For more information go to:

[www.nhsggc.org.uk](http://www.nhsggc.org.uk)

## **7. Liftshare Scheme**

The liftshare scheme is open to all NHS GG&C staff and gives the opportunity for members of staff to share their journey to work. Along with the obvious social benefits, there is the reduction of maintenance, fuel costs and overall cost to the environment to be considered. Liftshare is a car sharing website that is the largest single scheme in terms of employees in the UK.

For more information go to:

[www.nhsggc.org.uk](http://www.nhsggc.org.uk)

## 8. Zonocard Scheme

The Zonocard scheme offers staff the opportunity to purchase an Annual Zonocard and repay through their salary. The administration charge is waived by Strathclyde Passenger Transport (SPT), saving you more money.

The Zonocard is sold by SPT on behalf of all the transport operators in the Greater Glasgow and Clyde region. It is free for use by all transport providers. It is a truly flexible season ticket for unlimited travel by rail, subway, most buses and even some ferries.

For more information go to:

[www.nhsggc.org.uk](http://www.nhsggc.org.uk)

# Support from other agencies

- Money Advice Scotland 0141 572 0237
- Glasgow Advice and Information Network (GAIN) 08080 8010 1011

Many Trade Unions / Professional Organisations offer welfare and legal support for the members. Please find listed web links or telephone numbers that may be of assistance or contact your local representative.

- Unison – [www.unison.org.uk/welfare](http://www.unison.org.uk/welfare)  
or [www.unison.org.uk/benefits/legal.asp](http://www.unison.org.uk/benefits/legal.asp)
- GMB Telephone: 03000112340
- Royal College of Nursing – [www.rcn.org.uk](http://www.rcn.org.uk)
- Unite – [www.unitetheunion.com](http://www.unitetheunion.com)

Other organisations have access to a Benevolent Fund for assistance with paying registration fees e.g.

- Society of Chiropractors and Podiatrists – 084504503720
- Chartered Society of Physiotherapists – 0207 306 6666

Information in this booklet is current at 01.06.2010 and may be subject to change.

For updated information go to:

[www.staffnet.ggc.scot.nhs.uk](http://www.staffnet.ggc.scot.nhs.uk)







