

Supporting the financial wellbeing of our employees at TfC

We are mindful of the financial pressures that employees may be facing now or might be facing in the near future. There are some steps you can take to help manage your 'financial wellbeing', which can be described as "the ability to confidently manage financial life today, while preparing for the future and anything unexpected along the way". We are therefore keen to signpost all employees to key information and resources which may assist during this time.

The following resources are available now for anyone who wishes to seek support with regards to their physical, mental and/or financial wellbeing.

Time to reach out

Line managers

If you feel able to, please try to speak to your line manager about any concerns you have regarding your own physical, mental and/or financial wellbeing. While your manager will not be able to provide you with specialist advice, they can signpost, encourage and support you in accessing the services available.

Support available in Sunderland

Financial advice and support is available from Sunderland City Council, along with a list of local organisations in the city who you can telephone if you wish to speak to someone locally about your circumstances. You can get free information, advice and guidance on welfare benefits, debt, employment, and housing matters. There is also advice and information available about where to get support with food (such as foodbanks), utility bills, if you have a shortfall in your rent, free school meals, Healthy Start vouchers and general help around money.

Website: <https://www.sunderland.gov.uk/article/17326/Financial-support-and-money-advice>

Have a look at what is available and who to contact in your area:

- [Where to get help in the Coalfields area](#)
- [Where to get help in the East area](#)
- [Where to get help in the North area](#)
- [Where to get help in Washington](#)
- [Where to get help in the West area](#)

For those who are worried about becoming homeless, advice is available from the Council based on individual circumstances. You can contact the Council on 0800 234 6084 or visit www.sunderland.gov.uk/homeless-and-housing-advice.

Occupational Health – Counselling Service

Our occupational health provider, Sunderland City Council, offers a confidential counselling service which is available to all employees. Should you wish to access the service, speak to your manager who will make the required arrangements. Please be assured that your manager will not be privy to what is discussed with the counsellor.

Mental Health First Aiders

The company has several trained Mental Health First Aiders who are available to listen to employees and signpost to relevant support services. To access support, please email wellbeing@togetherforchildren.org.uk.

Work-based coaching

Coaching can empower individuals and teams. It can give them clarity and help them understand their role in the organisation. It can identify potential, resulting in better working relationships and communication. Our partners in Sunderland City Council can provide work-based coaching to individuals or teams. They understand that many things both in and out of work can impact on performance at work and are there to support any member of staff who feels they would like to have someone to talk to. A coach will ask questions. The coachee will develop their own strategies to identify solutions and positive outcomes. A coach will not give advice. The coachee is the expert on themselves. The coach will not influence the coachee's decisions but will help establish options. Should you be interested in work-based coaching, please speak to your line manager who can seek further advice and information from hradvice@togetherforchildren.org.uk.

Mindfulness sessions with The Little Company of Calm

Our partners at The Little Company of Calm run a variety of free mindfulness sessions throughout the year including guided meditation, self-care through mindfulness, and Qigong (mindful movement). You'll find information about upcoming sessions in the weekly me@tfc email to all staff. Alternatively, you can contact The Little Company of Calm at hello@tlcoc.co.uk with any queries, or visit their website at www.tlcoc.co.uk.

Trade Unions

- **Unison** provides financial assistance to its members, subject to certain eligibility criteria.
Website: [UNISON - Financial Assistance](#)
- **ASCL** have a benevolent fund and provide support to their members.
Website: <https://www.ascl.org.uk/About-us/Who-we-are/Social-responsibility-and-projects/ASCL-Benevolent-Fund>
- **Unite** have a benevolent fund and provide support to their members.
Website: <https://www.unitetheunion.org/why-join/member-offers-and-benefits/member-offers/>

- **NASUWT** run a benevolent fund which can be accessed by contacting either Bryan Wilson or Nancy Wakeham. Alternatively, members can call the member helpline at 0333 014 5550 or the Regional Centre at 0191 5195300 or rcnortheast@mail.nasuwt.org.uk.

Employee benefits

Local Government Pension Scheme

The Local Government Pension Scheme (LGPS) is a key part of TfC's pay and reward package for employees. The key features of the scheme are highlighted on the [LGPS website](#).

Everyone Active discounted membership

Everyone Active offer TfC employees a discounted membership of £24.99 per month or £249.90 for the whole year (up-front payment), which includes access to the gym, swimming pool and exercise classes at Everyone Active Sunderland sites, including:

- Sunderland Aquatic Centre
- Silksworth Community Pool, Tennis and Wellness Centre
- Washington Leisure Centre
- Raich Carter Sports Centre
- Hetton Community Pool and Wellness Centre
- Houghton Sports and Wellness Centre

In addition, membership provides access to the sauna and steam room at Washington Leisure Centre and Hetton Community Pool and Wellness Centre.

TfC employees can also claim a free 7-day guest pass at one of the centres. To arrange a 7-day guest pass, please email elizabethspencer@everyoneactive.com.

Car lease scheme

NHS Fleet Solutions provides an excellent car lease scheme for TfC, SCAS and Sunderland City Council employees. The car lease scheme provides a cost-effective way to lease a new car via salary sacrifice or net pay. No deposit is required and the cost is fixed for the duration of the lease. The monthly cost includes:

- Insurance
- Routine servicing
- Road tax
- Tyre replacement
- Breakdown cover
- Windscreen replacement cover

For more information and an instant quote, register at www.nhsfleetsolutions.co.uk and take a look at the great special offers. When registering, the VPD code is L14.

Please note: TfC employees employed on school teachers' terms and conditions of employment are currently excluded by the School Teachers' Pay and Conditions Document (STPCD) from having access to salary sacrifice car schemes.

Cycle to work scheme

TfC employees can apply for the cycle to work scheme to acquire cycles and equipment through [Cycle Solutions](#), up to the value of £2,500, which you repay via salary sacrifice over 12 months.

The scheme is very easy – simply register on Cycle Solutions and decide on the bike/equipment you wish to acquire either on the website or from a high street supplier. Submit the request online, the application is electronically sent to HR who approve or not (regarding the minimum wage criteria). If eligible, Cycle Solutions issues a token for you to acquire the bike/equipment. The invoice is electronically forwarded to payroll and deductions from your salary will commence approximately one month later. You can read more about the scheme at [Cycle Solutions](#) (please use *sunderlandcc* for the scheme code).

Please note: Eligibility for the scheme is that the deduction from salary does not take the member of staff below the minimum wage. Cycles cannot be acquired for family and friends.

Support with childcare costs

Government help is available with childcare costs for parents. Whether you have toddlers or teens, you could get support. For more information, [please visit Childcare Choices](#). Please see additional links for useful information and documents from HMRC about tax-free childcare: [A support guide on tax-free childcare for parents](#) and [a support guide on tax-free childcare for family facing professionals and providers](#)

Blue Light Card

Blue Light Card is the UK's largest discount service for people working in the NHS, emergency services, social care sector and armed forces – providing members with amazing discounts online and on the high street. For just £4.99, members can register for two years to access more than 15,000 discounts from large national retailers and local businesses, with discounts on fashion, insurance, phones, days out, holidays, cars and more! TfC employees can register at www.bluelightcard.co.uk.

Company Shop

The Company Shop Group is the UK's leading redistributor of surplus food and household products. The members only Sunderland store is located on the Pattinson North Industrial Estate, NE38 8QA. TfC employees are eligible for free membership of Company Shop. For

further information please visit the Company Shop website at www.companyshopgroup.co.uk/membership and select the 'NHS, Cares Services' membership option.

Nissan LEAF pool cars

There are now ten Nissan LEAF pool cars available for business use by TfC, SCAS and Sunderland City Council employees. The new LEAF cars are part of the Council's mobility hub, which provides with sustainable travel options when having to travel for business purposes. [Click here to learn more about the new cars and how to register.](#)

Neuron E-scooters

As part of the Department for Transport Trial in Sunderland, the operator Neuron are offering TfC, SCAS and Sunderland City Council employees 20% discount. Whether you are travelling as part of your commute to work or at the weekend for leisure journeys, staff are entitled to 20% discount on Neuron passes. Register at [How to Use Neuron App:Neuron Mobility](#). Rider Rules must be followed: [Riding Rules \(UK\) - Neuron](#).

Moneywise payroll savings

Moneywise Credit Union is working with TfC to provide access to the credit union through our payroll services. Saving with Moneywise is easy through payroll deduction. Your regular deduction comes straight from your salary, so you won't even notice it. For more information, please visit the Moneywise website at www.moneywise.org.uk/payroll-savings/

More resources

External organisations

There are a number of organisations within the UK who can provide free advice, support and guidance or a range of financial matters. Some of these organisations are listed below:

Sunderland Carers

Sunderland Carers Centre provides support for people who look after others. Providing information, advice, and guidance to carers in and around Sunderland – and it's all confidential, non-judgemental, and impartial.

Contact 0191 549 3768 or visit www.sunderlandcarers.co.uk/.

Gov.uk

A range of benefits calculators are available via the Government website. Visit www.gov.uk/benefits-calculators to find out more.

Department for Education

You may be able to get up to 30 hours free childcare (1,140 hours per year, which you can choose how you take) if your child is 3 to 4 years old. Please note current eligibility requirements during COVID-19 period. Visit www.gov.uk/30-hours-free-childcare to find out more.

MoneyHelper

MoneyHelper brings together the support and services of three government-backed financial guidance providers: Money Advice Service, The Pensions Advisory Service and Pension Wise. Visit <https://www.moneyhelper.org.uk/en> - the website provides free advice and guidance as well as a range of helpful tools and calculators including:

- [Budget Planner Tool](#)
This free Budget Planner puts you in control of your household spending and analyses your results to help you take control of your money. It's already helped hundreds of thousands of people.
- [Debt Advice Locator Tool](#)
If you're struggling with debt, it can be hard to know where to turn. But with lots of free national and local advice services available across the UK, you can use this tool to find help in a way that's best for you.
- [Benefits](#)
Find out what benefits you're entitled to and learn about Universal Credit.

HSBC financial wellbeing support

HSBC UK's Financial Wellbeing Programme gives you the knowledge and tools to hit your financial goals and build a strong foundation for the future – no matter who you bank with personally. [Further free advice and support is available here.](#)

Citizens Advice (CAB)

Provides support with debt management, housing, consumer, work housing, benefits, family, law and courts.

Contact number: 0191 417 4048

Website: www.citizensadvice.org.uk

Step Change Debt Charity

Help with any debt problems that may have arisen from a gambling addiction. However, you'll find it easier to deal with your debts if you're also receiving support to reduce or stop gambling.

Contact number: 0800 138 1111

Website: www.stepchange.org/

National Debtline

National Debtline is a charity who gives free and independent debt advice over the phone and online.

Website: <https://www.nationaldebtline.org/>

Turn2us

Turn2us helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through partner organisations. Their web site includes a benefits calculator, a grants search database, information and interactive tools providing a wide range of subjects on welfare benefits, charitable grants and managing money.

Website: www.turn2us.org.uk

Social Workers Benevolent Fund (SWBT)

The small charity offers a one off, limited financial help to social workers – including retired social workers – and their dependents in times of hardship, for example when experiencing sickness, bereavement, family difficulties or sudden catastrophe.

Website: www.swbt.org