

Staying Well- 2020

Information and support for local employers and employees

Edition 6- Financial Wellbeing- Getting Started

The ongoing situation is affecting us all in different ways, including our financial health and wellbeing.

What's out there to support us around this?



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w/c 27th April 2020



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Information for Employees

We have focused on many areas of health and wellbeing over the last few weeks. Health and wellbeing should be our priority, but can be affected by our financial situation. There is help out there.

The **Money and Pensions Service (MAPS)** have lots of information on **financial wellbeing** at:

<https://moneyandpensionservice.org.uk/financial-wellbeing-in-the-workplace/>

But, what is ‘financial wellbeing’? They define it as:

“ Feeling secure and in control. It is knowing that you can pay the bills today, can deal with the unexpected, and are on track for a healthy financial future. In short: confident and empowered.”

They also have specific pages around COVID-19 and personal finances, including information on housing, moving home, bills, pensions, travel insurance and scams.

<https://www.moneyadvice.service.gov.uk/en/articles/coronavirus-what-it-means-for-you>



Information for Employees

The **Money Advice Service** (part of MAPS) also has a Facebook page: <https://en-gb.facebook.com/MoneyAdviceService/> where you can find Up to date advice and ask questions.

The **National Debtline** also have specific pages around COVID-19, including information around redundancy, self isolation and benefits: <https://www.nationaldebtline.org/EW/factsheets/Pages/coronavirus-advice-and-support/help-and-advice.aspx>

They also have a webchat option, you can use their interactive tool at <https://tools.nationaldebtline.org/dat-reg> or you can call them on: **0808 808 4000**.

There is lots of support out there around debt, the advice from **The England Illegal Money Lending Team** is not to accept cash loans, avoid loan sharks at all costs and consider other options if you need to borrow money such as credit unions: <https://www.creditu.co.uk/>



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Step Change are a debt charity with a wealth of information around how to cope on a reduced income at this time:

<https://www.stepchange.org/how-we-help/reduced-income-guide.aspx>

<https://www.stepchange.org/debt-info/debt-and-coronavirus.aspx>



The death of a loved one can be among the most difficult moments that any of us will face in our lives, and the **Government** have information around financial support available for those eligible for funeral payments and also bereavement support payments. More details are available on the below pages:

<https://www.gov.uk/funeral-payments>

<https://www.gov.uk/bereavement-support-payment>



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Information for Employers

The **Northamptonshire County Council** website has a whole section dedicated to COVID-19 support and information, with a direct link to support for businesses, including links to your **local district and borough council** support pages:

<https://www.northamptonshire.gov.uk/coronavirus-updates/Pages/coronavirus-guidance-support-for-businesses.aspx>

Another link accessible through the above takes you direct to **SEMPLER's** pages, which has information around Government guidance and **Growth Hub** business support.

This includes a series of **webinars** around the Coronavirus Job Retention Scheme, smart ways to manage remote teams, employee wellbeing and engagement during a Pandemic and adapting your supply chains during a pandemic: imports and exports.

More info is available at: <https://www.semlepgrowthhub.com/coronavirus/>

For more information you can email them at: growthhub@semlep.com

Or use a contact form: <https://www.semlepgrowthhub.com/contact-us/>



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SEMPLER's
Growth Hub
Connected Business Support



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Information for Employers

Your chance to feedback.

FSB (National Federation of Self Employed & Small Businesses) have a survey now open for just one week, to all businesses (members and non-members).

<https://research.verveengine.co.uk/WebProd/cgi-bin/AskiaExt.dll?Action=DoInterview&Survey=YHRLYZRRFXNOGUVN&Intvw=OICIHUSPWXDYBGG>

Survey closes: 9:30am on Thursday 30th April 2020.

This survey is an opportunity to have ensure the voice of local business is heard.



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Information for Employers



FSB works with the Government to highlight the significant difficulties faced by small firms during these hugely uncertain times. They recognise that many small firms continue to lack the support they need.

The survey we would like to understand the impact that COVID-19 has had on business, thoughts on the Coronavirus Business Interruption Loan Scheme and business's role in the community.



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Information for Employers

The FSB also has lots of other information for small businesses and those that are self employed here, including free webinars and support guides:

<https://www.fsb.org.uk/campaign/covid19.html>

Why should you support your employees around their financial wellbeing?

Apart from the human and ethical reasons, its also good for your business in the long term.

Money and Pensions Service tell us more at:

<https://www.moneyadvice.service.org.uk/en/employer-best-practices>

Locally your contact as an employer is **Dawn Cummins** who you can contact at:

Dawn.Cummins@maps.org.uk

Also, visit **Gov.uk** for all of the up to date information for you and your employees:

<https://www.gov.uk/government/publications/support-for-those-affected-by-covid-19/support-for-those-affected-by-covid-19>

<https://www.gov.uk/government/collections/financial-support-for-businesses-during-coronavirus-covid-19>



Financial Worries and Mental Health

The NHS have lots of information around financial worries and how to Cope if you are feeling low or anxious around money:

<https://www.nhs.uk/conditions/stress-anxiety-depression/coping-with-financial-worries/>



Mental Health and Money Advice have advice for people experiencing issues with mental health and money, including budgeting advice around COVID-19

<https://www.mentalhealthandmoneyadvice.org/en>



This Mind page has information about the relationship between money worries and mental health, with suggestions on how to address them.

<https://www.mind.org.uk/information-support/tips-for-everyday-living/money-and-mental-health/money-and-mental-health/>



Don't forget to look out for others

There is help out there to report a **loan shark** on behalf of yourself or others:

<https://www.stoploansharks.co.uk/>

Supporting someone who has **lost someone**?

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/880807/Bereavement-Leaflet-digital.pdf

Voice for Victims and Witnesses has this week released the Voice Home Support Hub app, to help people cope and recover from the effects of crime during social distancing. The app is available for download now, for free, at

www.voicehomesupporthub.co.uk .

Self-isolation will have a direct impact on anyone experiencing domestic abuse. If you are experiencing domestic abuse, you can talk to someone. **Northamptonshire Domestic Abuse Service** have a helpline: **0300 0120154** or if easier, for advice and support email: advice@ndas-org.co.uk or visit: <https://ndas.co/>



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Reputable information around Coronavirus (COVID-19) can be found here:

- For up to date government information and guidance around public services, travel, employment, financial support, protecting yourself and others:

www.gov.uk/coronavirus



- NHS information around symptoms and social distancing:

<https://www.nhs.uk/conditions/coronavirus-covid-19/>



- Latest local and national updates that affect Northamptonshire, including information on local services, adult social care, education and health advice:

<https://www.northamptonshire.gov.uk/coronavirus-updates>



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Employers:

We are here to help give support and advice around maintaining the wellbeing of your staff at all times, but especially in these times of uncertainty.



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For more information and support for supporting your staff in your workplace contact Jenna Parton:
jeparton@northamptonshire.gov.uk

We are not an emergency service, **Dial 999** In a life-threatening emergency and ask for an ambulance.

*Every effort has been made to check content on the websites included, but this cannot be guaranteed. *