

issue 05

COST OF LIVING SUPPORT



newsletter

Welcome to the fifth edition of Cost of Living Support.

The cost of living challenges have exacerbated financial pressures on households. However, this newsletter aims to give you information about what support is available to you within RCT to help with finances and the cost of living.

What's available in your community?

The Council is providing a range of support for all residents of RCT, the support is continually being developed **so take a look** on the RCT website and share the information with family, friends, clients and colleagues.



SCAN ME

<https://www.rctcbc.gov.uk/EN/Resident/ConsumerAdviceandMoneyMatters/CostofLivingSupport/CostofLivingSupport.aspx>

Resident Support

Cost of living support is available for RCT residents, if you, friends, family or someone you care for needs help then please go to **Resident Support**. Check out the **Gov Wales website** for information on what financial support may be available to you. This ranges from help with your utility bills, council tax reductions, debt advice, help with housing costs, childcare costs, support for health and wellbeing and more!

<https://www.rctcbc.gov.uk/EN/GetInvolved/RCTTogether/CommunityResilienceHubsandNeighbourhoodNetworks/ResidentSupport.aspx>
<https://www.gov.wales/help-cost-living>

Support services

Case UK deliver mental and physical health support across the UK. They offer the **in-work service** for anyone requiring support whilst they are in work. They also offer the **out of work service** for anyone unemployed. They offer a range of therapies to improve physical and mental health including counselling, physiotherapy etc.

You can call Case UK Support Line **02921 676213** (Open Mon-Fri 9am-4pm) or visit their website: **www.case-uk.co.uk**

Able Futures supports people in England, Scotland and Wales who are working and living with mental health difficulties. You can access up to 9 months of free support for your mental health.

To access their support you can self refer by: calling them: **0800 321 3137** or via their website: **www.able-futures.co.uk**

<https://www.case-uk.co.uk/in-workservicewales>
<https://www.case-uk.co.uk/outofworkservicewales>

*Mae'r ddogfen hon ar gael yn Gymraeg.
Mae croeso i chi gyfathrebu â ni
yn y Gymraeg.*

*This document is also available in Welsh.
You are welcome to communicate
with us in Welsh.*





Money and mental health

Our finances and our mental health are intertwined and can directly affect each other. Financial issues can lead to stress, anxiety and sleep problems which impact on our mental health and can make it increasingly challenging to manage these money issues.

How to care for your mental health when you have money worries.

- Organise your finances
(Page 3)
- Look after yourself
(Page 4)
- Know what support is available
(Page 5)

Feelings that can be associated with money.

- **Guilt.** You may find yourself feeling guilty for spending money, even if you can afford it. You might also find yourself feel guilty for seeking support, even if you know you need it.
- **Fear.** You might feel scared to check your bank balance.
- **Shame.** You may feel ashamed for needing to seek support. It's vital to remember that there is no shame in seeking financial support if you need it. The sooner you seek support, the sooner your finances will be under control.
- **Stress.** You may find yourself feeling stressed, anxious, or worried about your financial situation.
- **Tired.** You may find you are feeling drained or exhausted from having to deal with financial struggles over a period of time.

Understanding the feelings you have surrounding money and finances can help you to spot patterns and feel more in control of your situation.

These feelings can be particularly prominent if you have an addiction or dependency which makes you spend more money, for example a gambling addiction. More information on gambling addictions can be found on page 6.



Organise your finances.

- Put all your bills and important documents in one place for easy access and organisation.
- Create a regular, set time to check your bank statements so you can keep track of your balance and how much you are spending, this will help to keep on top of your finances.
- Build money tasks, such as paying bills, into your weekly routine.
- Make a list of all the essential things you need to spend your money on each month, such as rent/ mortgage, food shops and energy bills.
- Create a budget plan. There is support for this on the money helper website including information on how to budget if you have an irregular income:
www.moneyhelper.org.uk/en/everyday-money/budgeting/how-to-budget-for-an-irregular-income

- If you are struggling to pay off debts, you can ask for a break from paying interest on your debts- this is known as breathing space.

You can find out more on the National Debtline website:

www.nationaldebtline.org/fact-sheet-library/breathing-space-ew/

- Set up direct debits for your regular payments so you don't forget and/ or they don't pile up.





Look after yourself

Be kind to yourself

Being kind to ourselves is vital, especially when things are more challenging in our lives such as when we have money worries. Try to show yourself compassion and avoid negative self-talk and unhelpful thinking. It can be helpful to try to treat yourself in the same way you would treat a loved one who was in your position - these don't need to cost anything. We are often our harshest critics and chances are, how you would treat a loved one will be much kinder than how you would normally treat yourself.

Switch off from money worries

It is important to face any financial issues rather than ignore them. However, it is also important to give yourself a break and release some of the financial stress and worry which may be building. A good way to do this is through relaxation techniques or mindfulness. Even taking some time to focus on our breathing or taking some deep breaths in and out can make us feel more present and less worried or overwhelmed.

If you are unsure where to start, the NHS have a beginners guide to meditation: www.nhs.uk/every-mind-matters/mental-wellbeing-tips/how-to-meditate-for-beginners/

<https://www.moneyhelper.org.uk/en>

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

<https://www.mind.org.uk/>

<https://www.samaritans.org/?nation=wales>

Maintain physical health to ease worry

Our physical health can reflect how we feel emotionally and mentally. Physical activity has been found to reduce anxiety, tension, and stress, calm the mind, boost confidence and self-esteem and increase focus. This can be hugely beneficial, particularly when experiencing financially challenging times. It is also helpful to try and stick to healthy diet to ensure your body is getting the right vitamins and nutrients, as well as avoid smoking and drinking too much alcohol or caffeine. This can all support your health physically and mentally, and better equip you to cope with any financial difficulties.

Talk about money issues

It can be hugely beneficial to share any money concerns you may be having with someone you trust such as a family member or friend. You may find you would prefer to talk to someone confidentially to discuss either your financial concerns, or how they are impacting on your mental health.

Money Helper and **The National Debtline** (0808 808 4000) offer free impartial and confidential financial advice and information.

Mind offer support and advice online and via phone (0300 123 3393) and the **Samaritans** offer a safe space to talk things through via phone (116 123) or email.



Know what support is available

Check out the **Gov Wales website** for information on what financial support may be available to you. This ranges from help with your utility bills, council tax reductions, debt advice, help with housing costs, childcare costs, support for health and wellbeing and more!

www.gov.wales/help-cost-living

Did you know?

There is £19 billion in unclaimed benefits - are you missing out?

Check **entitled to website** it's easy to do, enter some information and you don't have to leave a name or sign up to anything.

If you are unsure about what support is available to you or would prefer to speak to someone, **Advicelink Cymru** can also help you to check what you are entitled to and to claim what's yours. When you call **Advicelink Cymru**, on 0808 250 5700, you will get free and confidential advice about money you may be entitled to. They can also help you to apply for welfare benefits, get support for debt and get support with costs such as fuel, childcare, further education and more!

www.entitledto.co.uk

www.citizensadvice.org.uk/wales/about-us/

Money Helper is a government backed free service that cuts through the jargon to help everyone clear their debts, reduce spending, and make the most of their income. They have straightforward money and pension guidance as well as templates, budget planners and guides to support you and your family.

For money help all in one place that's free to use, visit: <https://www.moneyhelper.org.uk/en>

Money Helper



Gambling addiction

Gambling can become an addiction which can negatively impact many areas of your life including relationships, finances, and physical and mental health.

Worried about your gambling?

Ara, a local charity who help people recover from gambling issues, have created a self-assessment quiz designed to show you how much of an impact gambling may be having on your life. It will then give you recommendations based on your answers.

Gambling Resources - Ara Recovery For All (recovery4all.co.uk)

Is gambling or your mental health affecting your housing situation?

Ara has a range of services available to help people who are homeless or at risk of homelessness.

Housing Support - Ara Recovery For All (recovery4all.co.uk)

Get in touch with them
by phone: 0330 1340 286 or
Email: info@recovery4all.co.uk

If you are concerned about gambling, here are some things you can do:

- Sign up to **GamStop** - this prevents you from being able to use gambling websites and apps for up to 5 years.
- Install **Gamban**, this blocks access to gambling websites and apps on your devices.
- Talk to your bank- some banks offer gambling blocks which stops you from using your bank card to gamble.
- When you get paid, make sure you pay important bills before you gamble to ensure you don't get behind on payments.
- If you have debts, deal with them rather than ignoring them. You can visit the **National Debtline** for help. For more information on debt, see page 7.
- Speak to someone- this could be a loved one who you trust, or try calling the **Gamcare 24 hour helpline** which is available 24/7/365 for free, confidential advice and support: 0808 8020 133.
If you prefer, you can also chat to them **online**, via whatsapp (020 3031 8881) or **Facebook messenger**.
- Join a support group for people who want to stop gambling such as **Gamblers anonymous**.

<https://www.gamstop.co.uk/>
<https://gamban.com/>
<https://www.nationaldebtline.org/>
<https://www.gamcare.org.uk/>
<https://www.gamblersanonymous.org.uk/>

lets talk about finances

Debt awareness week is 18th-24th March 2024.

This week is all about removing stigma surrounding debt, and encouraging individuals to seek support if they are in debt. Research shows there are barriers which prevent people from seeking debt advice and support, even when they need it. Therefore, this year, the week will give an opportunity to particularly focus on some of the reasons people don't seek advice and support, and how these barriers can be overcome. If you are in debt, **StepChange Debt Charity** can help. They have an online debt advice tool which is available whenever you need it, even if you aren't sure what you need, they can help. You just need to input some information and they can give you free, impartial and practical advice on how to deal with your money worries.

Alternatively, you can call them on: **0800 138 1111** Monday to Friday 8am to 8pm and Saturday 9am to 2pm.



Watch this **short video** explaining what debt advice means and how to access support safely.

www.stepchange.org/setting-expectations.aspx



Did you know?

If you are low on income, you could get a council tax reduction which can pay for part, or all of your council tax. How much you may get will depend on your income and personal circumstances.

You can apply for a council tax reduction by completing this application form: **eClaim Form (financialassessments.co.uk)**

If you need support in completing this form, your local One4All Centre can help: **Council Tax reduction | Rhondda Cynon Taf County Borough Council (rctcbc.gov.uk)**

Ways to save money...

Library support

Through your local library you can access a wide variety of books ranging from novels, to RCT history, to financial self-help and much more! They also run free events and activities throughout the year, so pop down to your local library and see what they have going on! You can find your local RCT library here:

www.rctcbc.gov.uk/EN/Resident/Libraries/Libraries.aspx

Borrow Box

Through RCT libraries, you can also access free audiobooks and ebooks via borrowbox. Download the app to your iPhone, Android, Kindle or iPad to sign up and listen: www.borrowbox.com

ON AIR



Podcasts

There are several podcasts available to listen to which provide information about various aspects of finances.

Podcast - Be Clever With Your Cash

Andy, a self-proclaimed 'money geek', writes a blog and produces a podcast where he shares how he spends, saves, and manages his money, covering everything from your refund rights if you change your mind to where to put your savings, or how to pay less for your broadband.

Podcast - This is Money

This podcast covers everything from savings and ditching the big banks to loyalty cards and supermarkets, this podcast is published every Friday.

Podcast Archives - Money To The Masses

This podcast and website were created by Damien Fahy, to provide free money help and financial insights, regardless of income and objectives.

BBC Radio 4 - Money Box

The Moneybox podcast from the BBC, with the latest from the world of personal finance and advice for making the most from your money.

Money Clinic with Claer Barrett

A weekly podcast created by the Financial Times covering the latest personal finance news and the impact that it will have on our pocket.

Meaningful Money Podcast – Meaningful Money with Pete Matthew

A more in-depth look at personal finance, published weekly, covering a single topic, allowing for more in-depth coverage.



RCT Staff news



Vivup is our NEW CONFIDENTIAL Employee Assistance Programme available to all RCT staff



Whether you're facing problems at work or at home, you can access impartial, confidential advice from qualified counsellors for a range of different issues. This service is FULLY CONFIDENTIAL and no personal information goes back to the organisation.



Telephone Support: 0800 023 9387

Speak to a qualified counsellor or support specialist 24/7/365 days a year, discuss any emotional, personal, or work-related issues. Face to Face and virtual counselling is also available.



Debt and Financial advice Including "Ask Bill"



Downloadable self-help workbooks

Access and explore a wide range of self-help CBT workbooks that offer guidance and advice on several topics.

➤ vivup.yourcareap.co.uk?CODE=109868



Podcasts and Blogs

Covering a range of mental health and wellbeing topics to gain a greater understanding with tips and advice on how to cope.

➤ vivup.yourcareap.co.uk?CODE=109868

Bright Sky (Domestic Abuse Support)

A safe, easy to use app and website to support anyone who may be in an abusive relationship or those who are concerned about someone they know on how to respond.



Vivup provides free access to **Your Care** - an online platform enabling you to take control of your health and wellbeing.

Take online health assessments, discover your risk factors, create, and review health goals and create positive lifestyle habits.

➤ rhonddacouncil.yourcarewellbeing.net

Account will need to be created. Some services in the Your Care portal are NOT available.



Borrowing with a credit union saved people in Wales an estimated £16m compared to using a high cost provider in 2019. Meanwhile 72% of credit union members surveyed said they spent the money they borrowed in their local area, with a further 8% spending it elsewhere in Wales – helping to boost the economy.

Setting up your Dragonsavers Credit Union savings account or applying for a loan is easy.

Whether you want to put aside money for a special occasion, start a rainy day fund or need a loan, we are here to help. Payments come direct from your salary, so your loan is paid off and savings grow automatically'

<https://www.dragonsavers.org/dragonsavers>



If you are an ICT user you will find Vivup links on your desktop.

RCT Staff Facebook Group

Want to keep up with the latest staff information. Join the RCT Staff Facebook group. This is a closed group to only RCT staff and is a great way to keep up to date with staff news and we will be asking for your views and input through surveys etc.

Here's how to join:

1. Search Rhondda Cynon Taf Council staff on Facebook.
2. You will be asked a few joining questions.
3. You will be given access to the closed group once we have confirmed your information.

We ask that you treat this group with respect as it is subject to our policies and procedures.

RCT Staff benefits

There are several ways to save money on eating out, gift cards, shopping, holidays, utilities and more through RCT staff benefits. There are no credit checks only eligibility checks.

You can also check out the latest information and advice from our Partners, Salary Finance:

- Master the art of personal budgeting webinar
- GUIDE: Everyday spending hacks to save money
- It's time to talk money and relationships blog
- What to do if you're a victim of fraud or scams blog
- 7 tips to become debt free

<https://learn.salaryfinance.com/rctcbc/uk/>

These are:

Staff Benefits Website

Find all the information on staff benefits:

www.rctstaffbenefits.co.uk

Register with your staff number.

Scheme ID 7282

Use your personal email or work email to set up your account.

vectiscard

Download from google play or app store.

Scheme ID number 7282

Search the app for all retailers offering discounts in the area you are in



Save Money with Salary Sacrifice Schemes and other Benefits



Your Car Benefit Scheme from Tusker is the smarter way to run a car. A Fixed monthly amount is taken directly from your gross salary and in return, you get the use of a brand new car - Tusker sort everything else out at no extra cost.



The Cycle2Work scheme allows staff to purchase a bicycle and associated safety equipment up to a value of £2,000 via 12 monthly salary sacrifice payments. This enables you to make savings on your bicycle by reducing how much tax and NI you pay.



The technology and smartphone scheme from Let's Connect allows staff to spread the cost over 36 months (technology) or 24 months (smartphones). With NI savings and no upfront costs, credit checks or deposits.



Other staff benefits include:

- Purchase of annual leave
- Leisure for Life Corporate Membership
- Savings and affordable loans with Dragon Savers Credit Union

Want to check your financial wellbeing?

Your Care has a financial wellbeing assessment you can complete and will provide information and advice based on your answers. **Your Care** (yourcarewellbeing.net)