



**Staff Benefits
and Wellbeing**

NHS

**York and Scarborough
Teaching Hospitals**
NHS Foundation Trust

Your Financial Wellbeing

Managing money can feel overwhelming at times, especially when balancing everyday expenses with future goals. This booklet is designed to support you on that journey, highlighting local council services and staff benefits offerings available to you



Whether you're looking to build better budgeting habits, reduce financial stress, plan for the future, or simply learn something new, our goal is to give you clear, accessible information you can use at your own pace. Financial wellbeing looks different for everyone, and this space is here to support you—wherever you are right now.

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Benefits

What are you entitled too?



Understanding and claiming benefits can feel complicated, with many people unaware of the benefits they may be entitled to. This section explains how you can check what support you're eligible for and how to apply.

Free Benefits Calculators

Use one of the links below to access one of three online benefits calculators and see what you're eligible for (they are all free to use). Before you start, make sure you have accurate information about your:

- savings
- income, including your partner's (from payslips, for example)
- existing benefits and pensions (including anyone living with you)
- outgoings (such as rent, mortgage, childcare payments)
- Council Tax bill

Entitledto benefits calculator:

www.entitledto.co.uk/benefits-calculator

Turn2us benefits calculator:

www.benefits-calculator.turn2us.org.uk

Policy in Practice Better Off calculator:

www.betteroffcalculator.co.uk



Scan the QR code to
visit the GOV.UK website

How to claim

To claim benefits, first check what you may be entitled to based on your circumstances. Claims are usually made online via GOV.UK, using information like your National Insurance number, income, and housing costs. You may be asked for additional details, and support is available if you need help at any stage.

Visit www.gov.uk/browse/benefits for more information

Further support

Citizens Advice offer free help and support with claiming benefits, their website breaks down the different types of benefits available and how to claim. Including universal credit, carers allowance, child benefit and more.

Visit www.citizensadvice.org.uk/benefits for more information

Types of Benefits

Universal Credit

Universal Credit is a payment to help with your living costs. It's paid monthly. You may be able to get Universal Credit if you're on a low income or need help with your living costs.

To find out more on universal credit visit www.gov.uk/universal-credit

Carer's Allowance

Carer's Allowance is a benefit for people who are giving regular and substantial care to disabled people.

To find out more on carer's allowance visit www.gov.uk/carers-allowance

Child Benefit

You get Child Benefit if you're responsible for bringing up a child who is under 16, or under 20 if they stay in approved education or training.

To find out more on child benefit visit www.gov.uk/child-benefit

Personal Independence Payment (PIP)

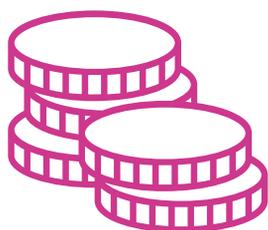
PIP can help with extra living costs if you have both a long-term physical or mental health condition or disability, and difficulty doing certain everyday tasks or getting around because of your condition. You can get PIP even if you're working, have savings or are getting most other benefits.

To find out more on PIP visit www.gov.uk/pip

For full list of
government benefits
visit www.GOV.uk

Additional

types of support



Free School Meals

Your child/ children may be eligible for free school meals. For more information or to check to see how you apply in your area, add your postcode into the GOV.UK website.

www.gov.uk/apply-free-school-meals

Yorkshire Water – help with paying your bill

If you're struggling to pay your bill, Yorkshire water offer both short term and longer-term schemes to support you financially.

www.yorkshirewater.com/bill-account/help-paying-your-bill/

Healthy Start Scheme

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk.

www.healthystart.nhs.uk

Free Childcare

You could be entitled to up to 30 hours of free childcare depending on your circumstances. Visit the Best Start in Life hub to find out

<https://beststartinlife.gov.uk/childcare-early-years-education/15-and-30-hours-support/> or www.gov.uk/free-childcare-if-working

Social tariffs: Cheaper broadband and phone packages

Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'essential' or 'basic' broadband.

www.ofcom.org.uk/phones-and-broadband/saving-money/social-tariffs

City of York

Council Support



Covering
residents of York

Below, we've highlighted the financial help, advice and local support City of York Council provides to help residents with the cost of living.

Council Tax Support

Single occupancy discount

You may be able to get a 25% discount on your council tax bill if you are the only adult living in a property or you are treated as the only adult in the households, because other people are exempt

Visit www.york.gov.uk/SingleOccupancy for more information

Discretionary Council Tax Reduction Scheme

The Discretionary Council Tax Reduction Scheme (Council Tax Reduction) provides assistance to people who are finding it difficult to pay their council tax bill. If you're in arrears or unable to keep up your council tax payments, you can apply for extra help.

Visit www.york.gov.uk/DiscretionaryCouncilTaxReduction for more information

Severe mental impairment council tax exemption

You may be entitled to a council tax exemption if you have a severe mental impairment, known as SMI. The law defines SMI as 'a severe impairment of intelligence and social functioning which appears to be permanent'. This is a medical diagnosis.

Visit www.york.gov.uk/CouncilTaxSMI for more information

York Financial Assistance Scheme

York Financial Assistance Scheme (YFAS) provides help to York residents who are facing financial difficulties or emergency situations. YFAS offers 2 types of assistance. Emergency Assistance helps people following an emergency or unforeseen event.

Visit www.york.gov.uk/YFAS for more information

York Food and Fuel Voucher Scheme

York Fuel and Food Voucher Scheme is being delivered by advice support workers from City of York Council and partner organisations. In addition to vouchers, they will provide financial support and advice to York residents affected by food poverty and fuel debt.

The scheme has been extended to Tuesday 31 March 2026

Visit www.york.gov.uk/FuelAndFoodVoucherScheme for more information

York Talk Money

York Talk Money aims to support people who are struggling financially. City of York Council and voluntary sector partners have been working together for a number of years to support York residents to:

- get all the financial support to which they are entitled
- reduce their outgoings as much as possible
- get advice if they need assistance

Visit www.york.gov.uk/TalkMoney for more information

Assistance with school uniform

Assistance is available for eligible pupils in Year 7, 8, 9 and 10 attending maintained schools (Huntington School or Joseph Rowntree School). If your child attends a school within an Academy Trust, you should contact the school directly to enquire about their assistance.

Visit www.york.gov.uk/SchoolUniforms for more information

For more information, advice and support from City of York Council, please visit www.york.gov.uk/benefits

North Yorkshire Council Support



Covering residents
of Scarborough,
Malton and Selby areas

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Below, we've highlighted the financial help, advice and local support North Yorkshire Council provides to help residents with the cost of living.

Council Tax Support

Single person discount

You may be able to get a discount on your Council Tax bill if you are the only adult, aged 18 or over, living in your main home

Visit www.northyorks.gov.uk/council-tax/money-your-council-tax/council-tax-single-person-discount for more information

Council Tax reduction

The working age council tax reduction scheme is an income-banded system based on your household size and weekly income. It will give you a percentage reduction on your council tax if you meet the criteria. Council tax reduction is available to single people, families, couples, working people, retired people, the unemployed and anyone on a low income.

Visit www.northyorks.gov.uk/council-tax/money-your-council-tax/council-tax-reduction for more information

Council Tax and severe mental impairment

You might be able to apply for a discount on your Council Tax bill if you or someone you live with has a severe mental impairment to intelligence and social functioning, which appears to be permanent.

Visit www.northyorks.gov.uk/council-tax/money-your-council-tax/council-tax-and-severe-mental-impairment for more information

North Yorkshire Local Assistance Fund (NYLAF)

The North Yorkshire Local Assistance Fund helps residents in financial crisis with essential items to stay safe, warm and independent. There are two different types of support available:

- food and utility vouchers (supermarket vouchers and electricity or gas meter top-ups)
- other essential items - furniture, white goods (cooker, washing machine), clothing vouchers, household items

Visit www.northyorks.gov.uk/community-and-volunteering/cost-living-support-0/north-yorkshire-local-assistance-fund-nylaf for more information

Warm and well North Yorkshire

People can apply for hardship funding or help with minor repairs to make their homes warmer under this scheme

Visit www.cany.org.uk/warmandwell/ for more information

Reboot scheme

Reboot involves distributing unwanted laptops, tablets and other devices that have been donated. To access the scheme, you need a referral from a local voluntary sector organisation, a school, our Early Help or Living Well team, or a faith group

Visit <https://www.goodthingsfoundation.org/> for more information

Free school holiday activities and food for eligible families

FEAST offers a wide range of activities during the Easter, summer and Christmas school holidays. The activities are free to children and young people who get benefits-related free school meals and include a free hot meal or packed lunch each day.

Visit <https://northyorkshiretogether.co.uk/> for more information

For more information, advice and support from North Yorkshire Council, please visit www.northyorks.gov.uk/community-and-volunteering/cost-living-support-0

East Riding

Council Support



Covering residents
of Bridlington and
Goole areas

Below, we've highlighted the financial help, advice and local support East Riding Council provides to help residents with the cost of living.

Council Tax Support

Single person discount

The full council tax bill is based on two adults living in a property as their main home. If only one adult lives at the property as their main home, a single person discount can be applied for. This could reduce the council tax bill by 25 per cent.

Council Tax support

If you have a low income, you might be eligible for help with paying your council tax. This is called council tax support. It is different from a discount or exemption. Council tax support considers several key factors to determine your eligibility and the level of support you may receive. These factors vary depending on whether you are of working age or pension age.

Council Tax and severe mental impairment

If you have a permanent severe mental impairment you can get a reduction on your council tax bill.

Visit www.eastriding.gov.uk/housing/council-tax/council-tax-reductions/ for more information on council tax reductions and support and how to apply.

Discretionary housing payment

If you receive housing benefit or the housing element of Universal Credit and are struggling to pay your rent, East Riding Council may be able to offer you a short-term discretionary housing payment. They are also available to assist with one-off costs like rent in advance or removal costs to help you to move into a new home. Discretionary housing payments are not a loan so don't need to be repaid.

Visit www.eastriding.gov.uk/housing/housing-benefit-and-council-tax-support/helping-you-pay-rent-or-council-tax/discretionary-housing-payment/ for more information

Emergency assistance

East Riding of Yorkshire Council's emergency assistance scheme aims to help residents of the East Riding who are in need at a time of crisis. Awards will be made where there is no alternative means of meeting the need, this includes help from Universal Credit and other benefits payable.

Visit www.eastriding.gov.uk/living/emergency-assistance/ for more information

Help with heating oil costs

The Household Support Fund aims to help vulnerable households in East Riding of Yorkshire with the rising cost of heating oil. Grants will be awarded to eligible low-income households.

Visit <https://hwra.org.uk/household-support-fund-east-riding-of-yorkshire/> for more information

Your Money Team

The Your Money team is here to help anyone in the East Riding facing financial difficulties. They provide personalised support to residents who are having trouble with rent, council tax payments, repaying overpaid housing benefits. The team can help with affordable repayment plans, managing debt, budgeting advice and benefit checks, to make sure you are getting all the benefits and discounts you are entitled to. benefit claim support.

Visit www.eastriding.gov.uk/housing/housing-benefit-and-council-tax-support/your-money/ for more information

Citizens Advice

And how they can help



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Citizens Advice supports people when they need it most. Through free, confidential, and impartial advice, helping individuals and families deal with challenges such as debt, housing, benefits, and work.

Find your local branch

Citizens Advice York

Telephone: 0808 278 7895

Address: West Offices, Station Rise, York, YO1 6GA

Website: <https://www.citizensadviceyork.org.uk/>

North Yorkshire Citizens Advice

Telephone: 0808 278 7900

Address (Scarborough) : 13-15 Northway, Scarborough, YO11 1JH

Address (Selby): 38 Ousegate, Selby, YO8 4NH

Address (Ryedale): Harrison House, Norton Road, Malton, YO17 9RD

Website: <https://www.cany.org.uk/>

Hull and East Riding Citizens Advice

Telephone: 0808 278 7981

Address (Bridlington): 6 Manor Street, Bridlington, YO15 2RU

Address (Hull): The Wilson Centre, Alfred Gelder Street, Hull, HU1 2AG

Address (Goole): 80 Pasture Road, Goole, DN14 6HD

Website: www.hullandeastridingcab.org.uk

Advice and support

Get help with applying for benefits

Navigating the benefits system can feel overwhelming. Citizens Advice offers help with free, confidential advice on benefits, including Universal Credit, disability benefits, and pension-related support, so you don't have to face it alone.

For more information visit www.citizensadvice.org.uk/benefits/

Get help with debt and money

Citizens Advice provides free, confidential, and impartial support to help people manage money worries and deal with debt. Whether you're struggling with bills, facing arrears, or need help understanding your finances, their advisers are here to help you find a way forward.

For more information visit www.citizensadvice.org.uk/debt-and-money

Housing advice and support

Citizens Advice provides free and confidential housing advice, helping people understand their rights and options with issues such as renting, eviction, homelessness, and housing benefits.

For more information visit www.citizensadvice.org.uk/housing

Advice on work related issues

Problems at work can be stressful and confusing. Citizens Advice offers help with free, impartial advice on employment rights, including contracts, pay, dismissal, redundancy, and workplace disputes.

For more information visit www.citizensadvice.org.uk/work

Law and Courts

Citizens Advice offers free and confidential legal support, helping people understand their rights and get advice on issues such as employment, housing, family matters, and consumer law.

For more information visit www.citizensadvice.org.uk/law-and-courts

Citizen's advice also offer help and support on family, consumer, immigration, health and more.

www.citizensadvice.org.uk

Staff Benefits Schemes and Partners

Staff Benefits works in partnership with a variety of organisations to support your financial wellbeing

We understand that everyone's financial journey is unique. From saving for a rainy day to managing debt or making your pennies stretch a little further, there are schemes and support to suit your needs.



My Money Matters



My Money Matters provides free, easy-to-access webinars covering broader financial wellbeing topics to support employees at every stage of life and career.

These sessions include practical guidance on:

- **Managing Debt** - Understanding different types of debt, prioritising repayments, and exploring strategies to regain control and reduce financial stress.
- **Building savings** - Learning how to create emergency funds, set achievable savings goals, and develop habits that support long-term financial resilience.
- **Investments** - Gaining a clearer understanding of investment basics, risk, and how different options may support longer-term financial planning.
- **Estate planning** - Understanding the importance of wills and planning ahead to protect loved ones and ensure wishes are clearly documented.

These webinars are designed to provide clear, practical information in an accessible format, helping employees feel more confident about their financial decisions whether they are managing day-to-day finances or planning for the future.

In addition to covering financial wellbeing, My Money Matters also offers a wide range of webinars covering key NHS pension topics, helping you navigate what can often feel like a complex area.

- Understanding the NHS Pension Scheme
- Thinking of Opting Out of the NHS Pension Scheme
- Understanding Your Total Rewards Statement (TRS)
- NHS Retire and Return
- Making Additional Contributions to Your NHS Pension
- Leaving the NHS with Redundancy – Pension Options

Leeds Credit Union



Affordable. Flexible. Fair.

Feeling secure and in control of your finances, both now and in the future, has never been more important. That's why we've partnered with Leeds Credit Union, offering the opportunity to open a savings account or access loans, with repayments made directly through your salary. Supporting you to take control of your financial wellbeing.

Save through your pay

Leeds Credit Union makes it easy to start saving, with a monthly amount of your choice deducted directly from your pay slip. There are several savings options to suit your needs, including the Regular Saver (perfect for building consistent saving habits) and the Christmas Saver, which allows withdrawals between 1 November and 24 December, just in time for the festive season.

Loans between £250 -£25,000

Leeds Credit Union offer loans between £250 - £25,000 for a variety of different needs, including debt consolidation, family loans, car loans and funeral loans. The monthly amount can be deducted directly from your wage, with competitive interest rates available and an online loan calculator, so you know exactly how much the cost will be before applying.

For more information, visit www.leedscreditunion.co.uk

[Click here to visit Leeds Credit Union's Loan Calculator](#)

Staff Benefits Schemes and Partners

EdenRed – My Advantages



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With the EdenRed My Advantages scheme, saving is simple and rewarding, you can buy pre-paid vouchers for your favourite high-street stores and supermarkets or earn cashback every time you spend. Vouchers are easy to purchase online or straight from the My Advantages app on your phone, making saving and earning effortless!

Vouchers

Every store is different with the saving you can make. Offering an average saving of 3% -7% at popular stores and supermarkets such as Tesco, Morrisons, Primark, B&M, Iceland etc. We understand these figures may not sound like much in the short term, but looking ahead you could save £100's on your regular spending habits.

Cashback

As an alternative to purchasing vouchers, you can register your card for cash back when you shop at selected stores or supermarkets. As with the vouchers, the % of cashback you receive is different depending on the store. To help you see the savings you make, EdenRed banks these cashback savings online for you to withdraw when you're ready. So you can save for as long as you like.

For more information and details on how to access the scheme visit www.york.nhs.uk/edenred



Stream (previously Wagestream) is a financial wellbeing app that gives you the tools to manage your money day-to-day and build a brighter financial future.

Improve Financial Resilience

We all need a little flex in our finances. To handle unexpected costs. To cope with rising bills. Or to treat our families. Stream's Budget, Pay and Rewards tools give you that flex. Helping you take control and make the most of your money.

- **Pay** - Transfer up to 50% of your earnings into your account, whenever you need to. No more waiting until payday.
- **Track** - See your shifts, your earnings and your pay.
- **Rewards** - Get money off at 500+ brands with discounts to use at check out.
- **Claim** - Stream's calculator looks at benefits, grants and social tariffs, then helps you claim any help you're entitled to.

Plan for the future

First house, clearing debt or simply having a buffer. We all have plans. And to make them happen we often need to budget, save or borrow money. Stream's savings account, loans and coaching help you reach your milestones faster, and more affordably.

- **Coach** - A virtual coach to answer your money questions, suggest rewards, discounts and ways to save based on your spending. On hand 24/7.
- **Loans** - With a representative APR of 13.9% to 19.9%, you'll pay less interest and clear debt faster than with payday loans. And you can repay directly from your pay any time you like, with no charge.
- **Save** - Earn a competitive interest rate, with no fees and no minimum deposit. Auto-save from your pay, transfer funds from another account, or round down each shift's pay to the nearest pound, adding the difference to your pot.

Staff Benefits Schemes and Partners

Discounts and Offers

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**Staff Benefits
and Wellbeing**

We are partnered with a variety of local businesses across York, Scarborough, Selby, Malton and Bridlington to offer you some fabulous employee discounts and offers. To make it easier for you to find what you're looking for, we've split them into the category's below:

- Restaurants and Takeout
- Retail
- Fitness
- Holidays, Hotels and Get Aways
- Cinemas, Theme Parks and Attractions
- Health and Beauty
- Professional Services
- Childcare and Children's Clubs
- Travel and Transport
- Pets

For more information, please visit www.york.nhs.uk/discounts-and-offers

Can't find what you're looking for?

If you have a specific business in mind where you would like to see an NHS discount, please let us know and we will contact them and try to negotiate a discount. Email yhs-tr.staffbenefits@nhs.net

Further Financial Wellbeing Advice and Support



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Here, we've listed additional organisations and charities that can provide further support, covering everything from debt advice to pensions and everything in between

Financial Wellbeing

Money Helper

MoneyHelper is here to help, so you can move on with life. Here to cut through the jargon and complexity, explain what you need to do and how you can do it. Here to put you in control, with free, impartial help for money and pensions that's quick to find, easy to use and backed by government. Whatever your circumstances or plans, we offer clear guidance online, over the phone and face-to-face. We can also point you to trusted services, if you need more support. We can help you:

- Clear your debts
- Understand your pension options
- Plan for retirement
- Reduce your spending and build up savings
- Navigate life events such as redundancy, relationship breakdown or bereavement
- Plan ahead for major purchases
- Find out about extra benefits and entitlements.

For money and pensions help all in one place that's free to use, just search for MoneyHelper.

For more information visit www.moneyhelper.org.uk

Get help with debt

Step Change Debt Charity - We can help you find a way to deal with your debt and will support you along the way. Our free and flexible debt advice service is available online, whenever you need us, backed by our expert advisors. You are in safe hands.

For more information visit www.stepchange.org

Pay Plan - Get free debt help in a way that works for you and start enjoying more of your money.

For more information visit www.payplan.com

Community Food Banks

For a list of local community food banks in York, Scarborough, Bridlington, Selby, Malton and Hull please visit www.york.nhs.uk/financial-wellbeing-programme

To Good To Go app

Too Good To Go is a mobile app and social impact company designed to fight food waste by connecting users with restaurants, cafes, and shops to buy unsold, surplus food at a fraction of the original price. It allows users to purchase "Surprise Bags" containing delicious, high-quality food that would otherwise be thrown away.

For more information visit www.toogoodtogo.com

Pensions

The Money and Pensions Service - The Money and Pensions Service (MaPS) is an arm's-length body sponsored by the Department for Work and Pensions. It was established at the beginning of 2019, and also engages with HM Treasury on policy matters relating to financial capability and debt advice.

For more information visit www.moneyhelper.org.uk/en/pensions-and-retirement

Understanding your NHS Pension - The NHS Pension Scheme annual allowance (AA) and tax ready reckoner is designed to help staff understand the benefits they are building up in the scheme and their annual allowance liability.

The ready reckoner will provide members of the NHS Pension Scheme with a broad insight into their AA position, including whether or not the tapered AA may apply to their circumstances. It will also provide an estimated breakdown of the total annual cost of scheme membership and estimate how much their NHS pension is projected to increase by.

For more information visit www.nhsemployers.org/readyreckoner

More Support

Shelter - Got a housing problem? We can help:

- Locally - Our advice and support services offer one-to-one, personalised help with housing issues and homelessness.
- Online - On our website, find expert information about everything from reclaiming your deposit to applying as homeless, or speak to an adviser over webchat.
- Over the phone - Our free emergency helpline offers urgent advice if you are homeless, have nowhere to stay tonight or are at risk of harm or abuse in your home.
- Legal - Our solicitors provide free legal advice and attend court to help people who've lost their homes or are facing eviction.

For more information visit <https://england.shelter.org.uk/>

Employee Assistance Programme - An independent, free and confidential advice service. Whether you're after practical advice or emotional support with either work or personal issues, CiC can offer expert guidance.

- Available 24 hours, 7 days a week, 365 days a year
- Legal & Tax Advice
- Family Care
- Therapy & Emotional Support
- Debt & Financial Management

For more information and how to contact CiC visit www.york.nhs.uk/EAP

Be Gamble Aware - Are you or someone you love suffering from a gambling addiction? Get information, support and advice through Be Gamble Aware.

For more information visit www.gambleaware.org

