

HELP PACK

Strapline here XXXXX



Grants & Funds



Money Advice & Guidance



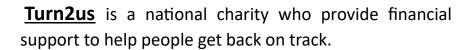
Mental Health & Wellbeing Support

Grants and Funds

Many charities and organisations are offering grants for those who are struggling in this current climate. In this Help Pack we have put together a number of resources XXXXX







They have a <u>Grant Search feature</u> on their website which you can specifically tailor to you and your circumstances. This search feature will then supply you with a number of different charities or funds that are available for you to apply too.



<u>The National Benevolent Charity</u> provides financial help and support to people who are struggling to make ends meet and cannot afford the necessities of life.

They currently have an **Emergency Coronavirus Fund**, which is for people who are facing hardship as a result of Coronavirus, there is a maximum of up to £300 per household for food currently available.

You can fill in the online application form, and will be asked to provide some supporting documents It can take potentially up to 15 working days from application to receiving the money should your application be successful.



The Care Workers' Charity (CWC) is still running their Crisis Grant applications, these grants are available for between £200-£500 and can be used for daily living expenses, essential household/white good items, car repairs and more.

The grants are open to those employed in the UK social care sector in a role supporting the provision of adults, elderly or disabled care. This includes those who work in residential social care, domiciliary/home care and supported living care. You can apply via the **online form** on their website.

The CWC are also currently running a Covid-19 Emergency Fund, which aims to provide emergency funding for employed care workers who must take time off work due to Covid-19 for either illness, self-isolation or for funeral costs. The grants are for between £250-£500, and can be applied for via their online form.

Other grants and funds available

There are also lots of other charities out there that are supporting people from different fields of work, whilst most of these may not apply to yourself, they may apply to your partner or someone else in your household.

<u>Hospitality Action and We are Tip Jar</u> - Emergency Fund for hospitality workers affected by Coronavirus

<u>ABTA Lifeline</u> - Severe Financial Hardship Fund for those involved in the travel industry

<u>Retail Trust</u> - 'CaRe 20 — Care for Retail during Covid-19' is a fund for those working in retail and their families facing financial distress

<u>Licensed Trade Charity</u> – Hardship grants for licensed trade people who work in pubs, bars and breweries

<u>Rainy Day Trust</u> – Hardship grants for those working in the home improvement or enhancement industry

Advice and Guidance

In addition to grants being available, there are plenty of websites and places to turn to for free and impartial advice.



Martin Lewis' website, <u>Money Saving Expert</u> has a lot of free information and guidance that is updated regularly in line with any additional guidance from the government and other sources. There is also the ability to contribute to the open discussion on each page and email them with any additional questions that you feel are unanswered, and they will try to answer these in the guides.

<u>Coronavirus Finance & Bills Help</u> – This guide includes advice on mortgages, loans and cards, overdrafts, renter's help, energy bills help, broadband & TV package help and other household bills help.

<u>Employment & Self-Employment Help</u> – This guide includes information on your rights, rights for the self-employed and information on benefits and universal credit, as well as important information about Coronavirus scams.

<u>Coronavirus Life-in-Lockdown Help</u> – This guide includes information about the ability to pause memberships or receive refunds and vouchers replacing free school meals.



<u>The Money Advice Service</u> is set up by the government and provides free and impartial advice. They have set up a <u>specific Coronavirus page</u> for any questions specifically relating to the current situation and finances.

There are plenty of useful tools on the website such as a budget planner and universal credit helper tool which, whilst they are not specifically related to Coronavirus help, they may still be helpful at this time.

The have Web chat or WhatsApp available and you can also call them on **0800 138 1677.**

The <u>website</u> provides useful advice and information on rent/mortgage payments, loans and credit cards, water/gas/electricity bills and advice if you are worried about debt.



The Low Incomes Tax Reform Group is a charitable initiative of the Chartered Institute of Taxation which is a charity, they are not part of HMRC but they do have a close working relationship with them. They aim to help and provide information for those who are unable to afford to pay for advice about the systems of taxation and related benefits.

They have also dedicated specific page on their website to <u>Coronavirus guidance</u>, which brings together all of our tax and related benefit guidance.

- Coronavirus Employees: illness or self-isolation
- Accessing Money in Childcare Schemes
- Childcare Support and Benefits for Children
- School Closures



Step Change have over 25 years' experience providing free, expert debt advice. No matter how large or small your debt problem is, they have support available. They can help you to organise your debts including advice when dealing with lenders and how to organise your debts and make them more manageable.

They have also put a page up on <u>how to deal with a reduced income due to Coronavirus</u>, which provides information on debt help and how to get emergency help during a cash crisis.



<u>Citizens Advice</u> have set up a <u>Coronavirus advice page</u>, which is regularly updated alongside government advice. The page covers advice from what it means for you through to advice on the restrictions in place. They have also updated all of their advice on getting essential items when you are vulnerable.

They have a page dedicated to advice if you are <u>struggling with paying your bills</u> due to Coronavirus and also how to approach your suppliers and landlords to ask for some relief or assistance during these times.

Many families are impacted by the fact that one or more members of the household are now out of work or are self-employed and are unsure of the help available to them, they have also included advice for furloughed workers and self-employed workers.

Mental Health Support

We understand that along with finance stress at this time, many people have felt an impact on their mental health, whether it is related to their finances or heightened anxiety due to the current climate.

health assured

All staff members have access to Health Assured, our Employee Assistance Programme, offering help and support 24/7, 365 days a year. They offer a confidential counselling service to support you with a range of personal issues and emotional health support, as well as sign posting to a number of wellbeing resources. In addition, they can offer advice on a number of topics such as legal and financial, family and relationships, worklife balance and physical health.



Health Assured has an app available for download and staff can log in with the following details:



Username: creative Password: support

On the app and on their <u>website</u> they have set up a useful employee FAQ page, providing advice on the current Coronavirus situation for employees. They also have a <u>number of blogs</u> in which they have put together guidance and advice to help you and your family during this time.

Many organisations have also adapted their usual advice and approach to be inclusive of Covid-19 issues in order to support people with their mental health and wellbeing. One example, is the use of apps; whilst most are free, some require a subscription service although many organisations are wavering these fees at the moment so it is worth double checking.

AM: Self-help for Anxiety Management



This app helps you understand and manage your anxiety by helping you to understand what causes your anxiety, monitor your anxious thoughts and behaviour and manage it through self-help exercises and private reflection.

There is also the ability to share your experiences while protecting your identity.



<u>Mood Tools Depression Aid</u> app is designed to help you combat depression or if you are feeling sad or anxious and alleviate your negative moods, aiding you on your road to recovery.



The **Elefriends** app is a supportive online community, created by the mental health charity, Mind,. This app has created a safe place to listen, share and be heard whether you are feeling good, or really low.



Mind is a mental health charity that provides advice and support to empower anyone experiencing a mental health problem. In addition to their central service, they have 125 local based Mind charities across England and Wales. Further details, can be found on their **website**. They also still have their helplines open:

Infoline - 0300 123 3393 - Provides an information and signposting service open from 9am to 6pm, Monday to Friday (except for bank holidays),

Legal Line – **0300 466 6463** - Provides legal information and general advice on mental health related law, open from 9am to 6pm, Monday to Friday (except for bank holidays). You can also email the Legal Team on: legal@mind.org.uk



Anxiety UK have a variety of **#Coronanxiety** Support and Resources available on their website, including access to a free subscription to Headspace.

They have links to all of their blogs and webinars with advice and guidance on how to cope during these challenging times, as well as links to all of their collaborations with other organisations.

On their website they have a web chat function and their helpline is still open.

Helpline - 03444 775 774 (Monday to Friday 9.30am – 5.30pm)



Rethink have created a page on their website dedicated to **Covid-19 support**. This page provides advice for supporting yourself, support for carers, changes to the mental health act and an information hub.



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