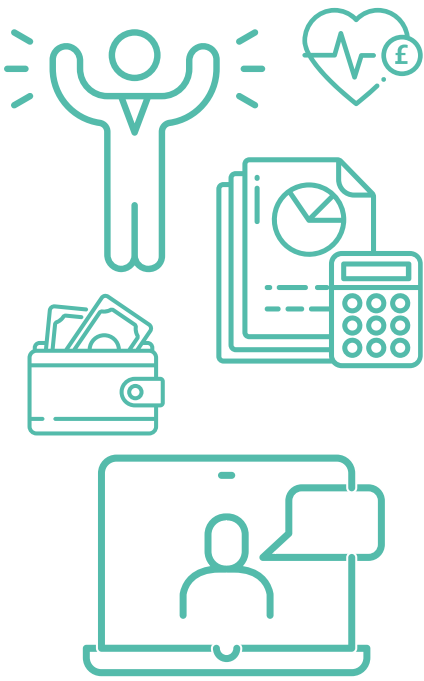


Financial Wellbeing Care Pathway

If financial concerns are impacting your emotional wellbeing, please visit ctmuhb.nhs.wales/staff for more information about available support.



I want to learn how to manage my finances well



Free courses for CTM staff

- If you would like help to gain greater understanding and confidence in managing your finances, the **Affinity – Focus on your Finances Course** covers information about budgeting, borrowing, pensions, mortgages, tax, savings and investments.
- For those soon to retire, the **Affinity Preparing for Retirement Course** guides you through the key financial issues you may need to consider. To book a place on either course email bookings@affinityconnect.org
- The Money Helper Couch to Financial Fitness on line course is a step by step plan to build your confidence in dealing with money and is available here couchtofinancialfitness.moneyhelper.org.uk
- There is also an online course which explains the basics around employment, understanding tax and national insurance, employee benefits and salary sacrifice schemes which can be found at www.moneyhelper.org.uk/en/work/employment

Budgeting Support

- Guidance on saving money on household bills and how to live on a budget is available here www.moneyhelper.org.uk/en/everyday-money/budgeting
- If you are worried about the rising cost of energy bills, support is available here www.moneyhelper.org.uk/en/everyday-money/budgeting/what-to-do-if-worried-about-energy-bills-rising
- A free online budget planning tool to work out how much money you have coming in, and what you are spending it on, is available here www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner



When your personal circumstances change

On line advice on how changes in family life (e.g. becoming a parent / divorce / children going to university / care for the elderly etc) can impact your financial wellbeing can be accessed here www.moneyhelper.org.uk/en/family-and-care

Pensions Advice

- Cwm Taf Morgannwg University Health Board operates a scheme which allows staff to save Tax and National Insurance on the first £500 worth of pensions-related Financial Advice, each tax year, when offered through a salary sacrifice scheme. More details are available at ctuhb-intranet/News/Pages/Pension-Advice-through-Salary-Sacrifice.aspx
- Alternatively pensions advice is also available here www.moneyhelper.org.uk/en/pensions-and-retirement

I want to maximise my income



Employee Benefits for CTMUHB staff

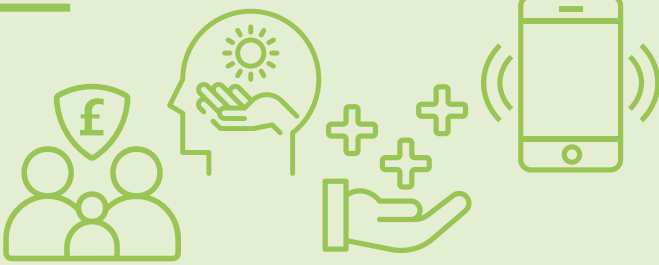
If you are a CTMUHB employee, there are various discounts and employee benefits available to you. Information can be found on SharePoint at ctuhb-intranet/dir/HR/EmployeeBenefits

Information and advice on claiming state benefits

If you need to know more about what benefits you may be entitled to claim, on line advice is available at the following sites www.entitledto.co.uk or www.turn2us.org.uk

Financial support for people with cancer

MacMillan Cancer Support provide advice for staff with cancer and their families, either through the **National Macmillan Cancer Support Line 0808 808 0000** or we have two MacMillan Welfare Benefits Advisors on site – RGH (07766924226) and PCH (01685 721721 ext 26995)



Financial support for people living with a long term physical or mental health condition

If you have a long term physical or mental health condition which impacts everyday living, advice on state benefits including Personal Independence Payments (PIP), and grant applications is available at www.gov.uk/pip

Financial support and advice for Carers

If you care for an elderly relative or friend, support and advice is available from Age Concern Cymru on **0300 3034498** or advice@agecymru.org.uk

I need some guidance on managing my finances



Free and Impartial Financial Guidance

Free and impartial financial guidance is available for NHS staff, from the **NHS telephone support line – 0800 448 0826**. Monday to Friday, 8am to 6pm.



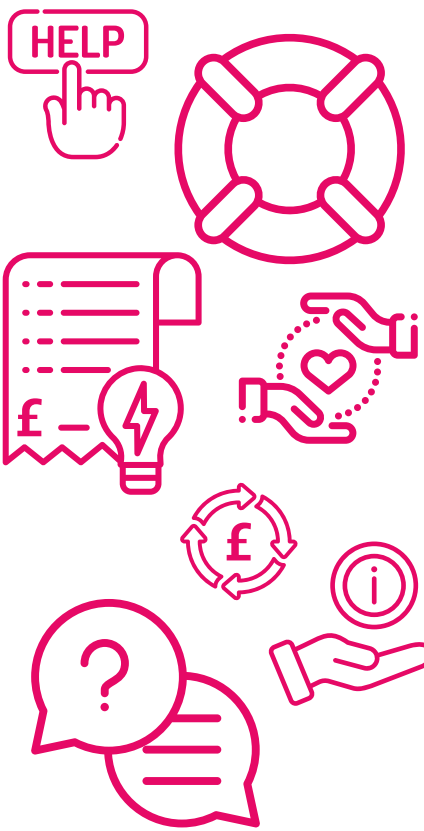
I am losing my job / being made redundant

Online financial information related to losing your job is available at www.moneyhelper.org.uk/en/work/losing-your-job. This provides guidance to help you understand redundancy pay and advice on how to budget when you are not working.

Avoiding Scams and what to do if you have been the victim of a scam

Tips to spot and avoid being scammed are available here, along with help on what to do if you believe you have been the victim of a scam. www.moneyhelper.org.uk/en/money-troubles/scams

I am in financial difficulty and need help



Managing Debt

Support and advice to help you take control of debt, and information on how to borrow affordably, is available at www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt. This shows you how to speak to the people you owe money to and gives tips to help you pay pack your debts in the right order. If you need help to find free advice on managing debt, a debt advice locator is available here www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/use-our-debt-advice-locator.

I am struggling to pay my bills

- The Citizens' Advice Bureau provide specific support and advice on what to do if you are struggling to pay your bills, are behind with your rent or mortgage payments or have credit card debts. That can be found at www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/get-help-with-bills
- The Welsh Parliament have published guidance for those who are struggling with the rising cost of living which can be accessed here <https://research.senedd.wales/media/evfpgb0x/support-with-cost-of-living-pressures-updated-eng.pdf>

Available grants and Financial assistance from Charities

A range of charitable organisations are able to provide assistance. Details can be found here www.england.nhs.uk/supporting-our-nhs-people/how-to-guides/financial-wellbeing/financial-wellbeing-support/#charities-and-grants

Support from trade unions

If you are a member of a trade union, help may also be available to you in the form of a grant. The following organisations provide hardship schemes

- Unison: www.unison.org.uk/get-help/services-support/there-for-you
- RCN: rcnfoundation.rcn.org.uk/apply-for-funding/hardship-grants
- Unite: www.unitetheunion.org/why-join/member-offers-and-benefits/member-offers/benevolent-fund
- GMB: www.gmb.org.uk or 0161 486 1777

I need help with gambling

Help is available from the Citizens Advice Bureau if gambling has become a problem for you. This can be accessed at www.citizensadvice.org.uk/debt-and-money/gambling-problems/get-help-with-gambling-problems

Food Bank

If you are in financial crisis and are struggling to provide food for yourself or your family then please call **0808 2082138** for free (open Monday to Friday, 9am-5pm) to talk confidentially with a trained **Citizens Advice** adviser. They can help address your crises and provide support to maximise your income, help you navigate the benefits system, and identify any additional grants you could be entitled to. If needed, they'll issue you with a voucher so you can get an emergency food parcel from your local food bank. More information on food banks can be found by visiting www.trusselltrust.org

My finances are being controlled by someone else

If someone close to you is controlling your money or how or what you spend your money on, or if you think someone you know may be being financially abused, support is available 24/7 at **Live Fear Free Helpline** – call **0808 8010800**, Text **07860077333**, email info@livefearfreehelpline.wales or go to gov.wales/live-fear-free

Visit ctmuhb.nhs.wales/staff for more information

Llwybr Gofal Lles Ariannol

Os yw pryderon ariannol yn effeithio ar eich lles emosiynol, ewch i bipctm.gig.cymru/gwybodaeth-staff am ragor o wybodaeth am y cymorth sydd ar gael.



Rydw i eisiau dysgu sut i reoli fy nghyllid yn dda



Cyrsiau am ddim i staff CTM

- Os hoffech gael cymorth i gael mwy o ddealltwriaeth a hyder wrth reoli eich arian, mae **Affinity – Focus on your Finances Course** yn cynnwys gwybodaeth am gyllidebu, benthyca, pensiynau, morgeisi, treth, cynilion a buddsoddiadau.
- I’r rhai sy’n ymddeol cyn bo hir, mae’r **Affinity Preparing for Retirement Course** yn eich arwain trwy’r materion ariannol allweddol y bydd angen i chi eu hystyried efallai. I gadw lle ar y naill gwrs neu’r llall e-bostiwrch bookings@affinityconnect.org
- Mae’r cwrs ar-lein Helpwr Arian o’r Soffa i Ffitrwydd Ariannol yn gynllun cam wrth gam i feithrin eich hyder wrth ddelio ag arian ac mae ar gael yma www.moneyhelper.org.uk/cy/money-troubles/way-forward
- Mae yna hefyd gwrs ar-lein sy’n esbonio’r pethau sylfaenol ynglyn a chyflogaeth, deall treth ac yswiriant gwladol, buddion gweithwyr a chynlluniau aberthu cyflog sydd i’w

gweld yn www.moneyhelper.org.uk/cy/work/employment

Cymorth Cyllidebu

- Mae canllawiau ar arbed arian ar filiau cartref a sut i fyw ar gyllideb ar gael yma www.moneyhelper.org.uk/cy/everyday-money/budgeting
- Os ydych yn poeni am gostau cynyddol biliau ynni, mae cymorth ar gael yma www.moneyhelper.org.uk/cy/everyday-money/budgeting/what-to-do-if-worried-about-energy-bills-rising
- Mae adnodd cynllunio cyllideb ar-lein rhad ac am ddim i gyfrifo faint o arian sydd gennych yn dod i mewn, ac ar beth rydych yn ei wario, ar gael yma www.moneyhelper.org.uk/cy/everyday-money/budgeting/budget-planner



Pan fydd eich amgylchiadau personol yn newid

Cyngor ar-lein ar sut y gall newidiadau mewn bywyd teuluol (e.e. bod yn rhiant / ysgariad / plant yn mynd i’r brifysgol / gofalu am yr henoed ac ati) effeithio ar eich lles ariannol i’w ddarganfod yma www.moneyhelper.org.uk/cy/family-and-care

Cyngor Pensiynau

- Mae Bwrdd Iechyd Prifysgol Cwm Taf Morgannwg yn gweithredu cynllun sy’n galluogi staff i arbed Treth ac Yswiriant Gwladol ar werth y £500 cyntaf o Gyngor Ariannol sy’n ymwneud â phensiynau, bob blwyddyn dreth, pan gaiff ei gynnig drwy gynllun aberthu cyflog. Mae mwy o fanylion ar gael yn ctuhb-intranet/News/Pages/Pension-Advice-through-Salary-Sacrifice.aspx
- Fel arall, mae cyngor pensiynau ar gael yma hefyd www.moneyhelper.org.uk/cy/pensions-and-retirement

Rydw i eisiau gwneud y gorau o fy incwm



Buddiannau Gweithwyr ar gyfer staff Bwrdd Iechyd Prifysgol Cwm Taf

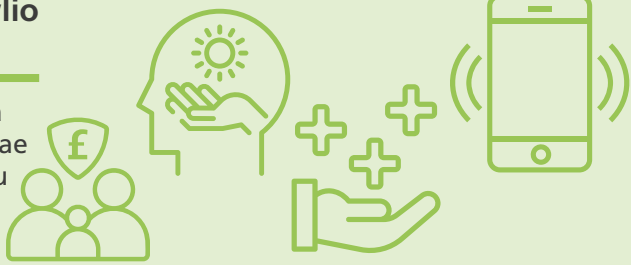
Os ydych yn gyflogai Bwrdd Iechyd Prifysgol Cwm Taf, mae amryw o ostyngiadau a buddion cyflogaeth ar gael i chi. Gellir dod o hyd i wybodaeth ar SharePoint yn ctuhb-intranet/dir/HR/EmployeeBenefits

Gwybodaeth a chyngor ar hawlio budd-daliadau’r wladwriaeth

Os oes angen i chi wybod mwy am ba fudd-daliadau y gallech eu hawlio, mae cyngor ar-lein ar gael yn y gwefannau canlynol www.entitledto.co.uk neu www.turn2us.org.uk

Cymorth ariannol i bobl â chanser

Mae Cymorth Canser MacMillan yn darparu cyngor i staff â chanser a’u teuluoedd, naill ai drwy Linell Gymorth Canser Genedlaethol Macmillan **0808 808 0000** neu mae gennym ddau Gynghorydd Budd-daliadau Lles MacMillan ar y safle – RGH (07766924226) ac YTS (01685 721721 est 26995)



Cymorth ariannol i bobl sy’n byw gyda chyflwr iechyd corfforol neu feddyliol hirdymor

Os oes gennych gyflwr iechyd corfforol neu feddyliol hirdymor sy’n effeithio ar eich bywyd bob dydd, mae cyngor ar fudd-daliadau’r wladwriaeth gan gynnwys Taliad Annibyniaeth Personol (PIP): Ar gyfer beth mae PIP - GOV.UK www.gov.uk

Cymorth a chyngor ariannol i Ofalwyr

Os ydych yn gofalu am berthynas neu ffrind oedrannus, mae cymorth a chyngor ar gael gan Age Concern Cymru ar **0300 3034498** neu advice@agecymru.org.uk

Rydw i angen cyngor ar sut i reoli fy nghyllid



Canllawiau Ariannol Rhad ac Am Ddim

Mae arweiniad ariannol diduedd am ddim ar gael i staff y GIG, gan y GIG Ilinell gymorth ffôn – **0800 448 0826**. O ddydd Llun i ddydd Gwener, 8yb i 6yh.



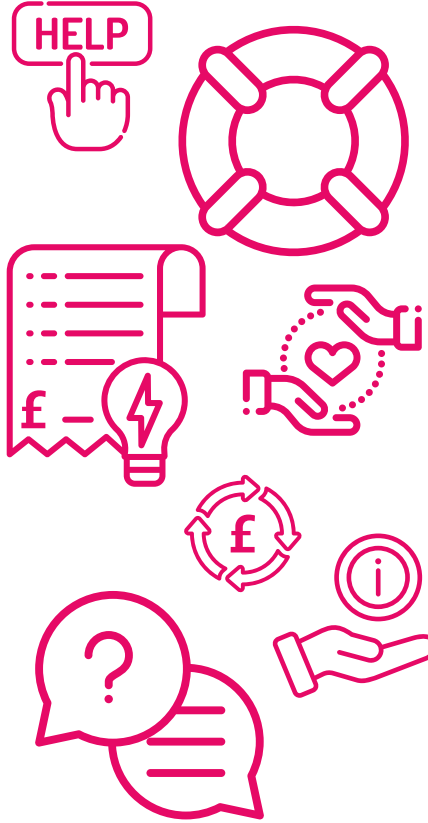
Rwy’n colli fy swydd / cael fy niswyddo

Mae gwybodaeth ariannol ar-lein yn ymwneud â cholli eich swydd ar gael yn www.moneyhelper.org.uk/cy/work/losing-your-job. Mae hwn yn rhoi arweiniad i’ch helpu i ddeall tâl dileu swydd a chyngor ar sut i gyllidebu pan nad ydych yn gweithio.

Osgoi Sgamiau a beth i’w wneud os ydych wedi ddioddef sgam

Gallwch ddod o hyd i awgrymiadau ar sut i sylwi ac osgoi bod yn ddioddefwr sgam yma, ynghyd â chymorth ar beth i’w wneud os ydych yn credu eich bod wedi dioddef sgam. www.moneyhelper.org.uk/cy/money-troubles/scams

Rydw i mewn trafferthion ariannol ac angen cymorth



Rheoli Dyled

Mae cymorth a chyngor i’ch helpu i reoli dyled, a gwybodaeth am sut i fenthycan fforddiadwy, ar gael yn www.moneyhelper.org.uk/cy/money-troubles/dealing-with-debt. Mae hyn yn dangos i chi sut i siarad â’r bobl y mae arnoch arian iddynt ac yn rhoi awgrymiadau i’ch helpu i dalu’ch dyledion yn y drefn gywir. Os oes angen help arnoch i ddod o hyd i gyngor am ddim ar reoli dyled, mae lleolwr cyngor ar ddyledion ar gael yma www.moneyhelper.org.uk/cy/money-troubles/dealing-with-debt/use-our-debt-advice-locator.

Rwy’n cael trafferth talu fy miliau

- Mae Cyngor ar Bopeth yn darparu cymorth a chyngor penodol ar beth i’w wneud os ydych yn cael trafferth talu eich biliau, ar ei hôl hi gyda’ch taliadau rhent neu forgaish neu os oes gennych ddyledion cardiau credyd. Gellir dod o hyd iddo yn www.citizensadvice.org.uk/cymraeg/Dyled-ac-arian/budgeting/budgeting/get-help-with-bills
- Mae Senedd Cymru wedi cyhoeddi canllawiau ar gyfer y rhai sy’n cael trafferth gyda chostau byw cynyddol sydd ar gael yma <https://senedd.cymru/media/qxmjm23j/cymorth-gyda-r-pwysau-costau-byw-cy.pdf>

Grantiau a chymorth ariannol sydd ar gael gan Elusennau

Mae amrywiaeth o sefydliadau elusennol yn gallu darparu cymorth. Manylion i’w cael yma www.england.nhs.uk/supporting-our-nhs-people/how-to-guides/financial-wellbeing/financial-wellbeing-support/#charities-and-grants

Cefnogaeth gan undebau llafur

Os ydych yn aelod o undeb llafur, efallai y bydd cymorth ar gael i chi hefyd ar ffurf grant. Mae’r sefydliadau canlynol yn darparu cynlluniau caledi

- Unison: www.unison.org.uk/get-help/services-support/there-for-you
- RCN: rcnfoundation.rcn.org.uk/apply-for-funding/hardship-grantiau
- Unite: www.unitetheunion.org/why-join/member-offers-and-benefits/member-offers/benevolent-fund
- GMB: www.gmb.org.uk neu 0161 486 1777

Rydw i angen help gyda gamblo

Mae cymorth ar gael gan y Ganolfan Cyngor ar Bopeth os yw gamblo bellach yn broblem i chi. Gellir ei dod o hyd iddo yma: www.citizensadvice.org.uk/cymraeg/Dyled-ac-arian/gambling-problems/get-help-with-gambling-problems

Banc Bwyd

Os ydych mewn argyfwng ariannol ac yn cael trafferth darparu bwyd i chi’ch hun neu’ch teulu yna ffoniwch **0808 2082138** am ddim (ar agor o ddydd Llun i ddydd Gwener, 9yb-5yh) i siarad yn gyfrinachol gyda chynghorwr **Cyngor ar Bopeth** hyfforddedig. Gallant helpu i fynd i’r afael â’ch argyfyngau a darparu cymorth i wneud y mwyaf o’ch incwm, eich helpu i lywio’r system budd-daliadau, a nodi unrhyw grantiau ychwanegol y gallech fod â hawl iddynt. Os oes angen, byddant yn rhoi taleb i chi fel y gallwch gael parcel bwyd brys gan eich banc bwyd lleol. Mae rhagor o wybodaeth am fanciau bwyd ar gael drwy fynd i www.trusselltrust.org

Mae fy nghyllid yn cael ei reoli gan rywun arall

Os yw rhywun sy’n agos atoch chi’n rheoli’ch arian neu sut neu beth rydych chi’n gwario’ch arian arno, neu os ydych chi’n meddwl bod rhywun rydych chi’n ei adnabod yn cael ei gam-drin yn ariannol, mae cymorth ar gael 24/7 ar **Llinell Gymorth Byw Heb Ofn** – ffoniwch **0808 8010800**, anfonwch neges **07860077333**, e-bostiwrch info@livefearfreehelpline.wales neu ewch i llyw.cymru/byw-heb-ofn

Ewch i bipctm.gig.cymru/gwybodaeth-staff am ragor o wybodaeth