the care workers charity

Talk Money Week 2026

Financial wellbeing resources for care workers.



Let's talk about money

Why financial wellbeing matters

Talk Money Week is a national awareness campaign that encourages open conversations about money. It's an opportunity to break down stigma, share useful information and remind everyone that it's okay to ask for support.

We know that many care workers face financial pressures, from low pay and rising living costs to unexpected expenses. These challenges can affect not only financial security but also mental health and overall wellbeing.

At The Care Workers' Charity, we believe every care worker deserves to feel financially secure, supported and valued.

That's why we've brought together practical information, trusted resources and details of the support available to help you take the next step, whatever your circumstances.

No judgment - just support.

In this pack, you'll find:

1. **Financial support for care workers**
   Information about our crisis grants and other support available.
2. **Useful resources**
   Links to free, independent advice and tools.
3. **Tips and conversation starters**
   Ideas to help you feel more confident talking about money.
4. **How to take action**
   Small steps you can take to improve your financial wellbeing.

Financial support for care workers

We're here when you need us

At The Care Workers' Charity, we provide financial support to care workers who are experiencing sudden hardship.

Our Crisis Grants can help with essential costs and unexpected expenses, giving you a bit of breathing space when you need it most.

Our Crisis Grants could help with:



Unexpected bills



Vehicle repairs



Family emergencies



Home essentials

Find out if you're eligible for a Crisis Grant
To check whether you're eligible for financial support through The Care Workers' Charity, visit:
https://www.thecareworkerscharity.org.uk/crisis-grant/

You'll find information about eligibility, the support available and how to apply.

"I had literally run out of money."

"The Care Workers' Charity awarded me a grant, and I was able to buy food and pay for my accommodation. I am so grateful; it really helped."
- Paul, Student & Care Worker

Remember

Asking for help is a sign of strength, not a weakness. Financial difficulties can happen to anyone, and you don't have to face them alone.

Useful resources

Trusted information and support

There are lots of free, independent resources available to help you with your finances. Whether you're looking for advice, practical tools or simply want to learn more, the organisations below offer trustworthy support.

Financial advice/debt support

PayPlan
Free, confidential debt support for care workers.

MoneyHelper
Impartial guidance on money, debt and pensions.

Citizens Advice
Advice on debt, benefits, housing and work.

StepChange
Free debt advice and help to plan a way forward.

Money management

Budget Planner
Track income and spending to build your budget.

Money Health Check
Review your finances and explore next steps.

Pensions Calculator
Estimate your potential retirement income.

Savings Calculator
Work out how to reach your savings goal.

National Numeracy
Build confidence with everyday numbers and money.

Florence budgeting and finance course
Learn the basics of budgeting and personal finance.

Grants and benefits

Turn2us Grants Search
Find charitable grants you may be eligible for.

Lightning Reach
Find and apply for financial support in one place.

Turn2us Benefits Calculator
Check which benefits you could be entitled to.

Additional support

Access EarlyPay
Access earned wages early, if your employer offers it.

YES Energy Solutions
Help with energy efficiency and home heating.

Taking Charge
Practical energy and money-saving help in social care.

Shelter
Advice on housing problems and homelessness.

Gingerbread
Advice and practical support for single parents.

Carers UK
Information and support for unpaid carers.

Occupational health
Explore support for your health and wellbeing at work.

Talking about money

Tips and conversation starters

Talking about money isn't always easy. Whether you're worried about bills, struggling financially or simply want to understand your options, starting a conversation can feel daunting. But talking openly about money can help reduce stigma, build confidence and connect you with support.

Here's five tips for talking about money.

1 Choose someone you trust

Start with a friend, family member, colleague or support organisation you feel comfortable speaking to. You don't have to share anything you're not ready to.

2 Find the right moment

Choose a time and place where you feel comfortable and won't be rushed or interrupted. Having a conversation somewhere private can make it easier to open up.

3 Start small

You don't have to share everything at once. Sometimes a simple "I've been worrying about money lately" is enough to get the conversation started.

4 Be honest about what you need

Whether you're looking for advice, practical support or simply someone to listen, it's okay to say what would be most helpful to you.

5 Remember, there's no judgement

Financial difficulties can affect anyone. You don't need to feel embarrassed about asking questions, sharing your experiences or seeking support.

Conversation starters

- "I've been finding things a bit difficult financially lately. Could we have a chat?"
- "I'm worried about some upcoming bills and I'm not sure what support is available."
- "I'd like to get better at managing my money. Do you know where I could start?"
- "I don't need you to fix anything, but it would really help to talk."

How to take action

Small steps to improve your financial wellbeing

You don't have to have everything figured out. Whether it's getting financial advice, applying for support or simply having a conversation, taking action is a positive step towards feeling more in control.

Here's how you can take action today:

Find out what support is available to you, whether that's financial advice, a Crisis Grant or local services. Visit trusted websites or speak to someone you trust for guidance.



Talk to a friend, family member, colleague or support organisation. You don't have to share everything. Even a small conversation can be the first step.

Think about what matters most to you right now, build your monthly outgoings and identify one manageable next step. This could be seeking advice about a bill or reviewing your finances.

Money worries can affect your mental health. Be kind to yourself and remember that financial difficulties are not a personal failure.



You are not alone.

Please don't suffer in silence. The Care Workers' Charity offers Crisis Grants and mental health support, including free counselling sessions for eligible care workers. Find support at www.thecareworkerscharity.org.uk.

If you need someone to talk to, call Samaritans free on 116 123, 24/7. If you're in immediate danger, call 999.