## Freedom of Information request to Public Health Wales

<table>
<thead>
<tr>
<th>FOI Reference:</th>
<th>FOI 145</th>
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<tbody>
<tr>
<td>Date request received</td>
<td>21/09/2018</td>
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<tr>
<td>Date information is due to be sent</td>
<td>19/10/2018</td>
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### Information requested:

As per the Freedom of Information (FOI) Act 2000 I would like to request the following information:

- What the NHS presently does to prevent its employees getting into debt?
- What the NHS presently does to help employees in debt?

### Information provided for the answer:

**Public Health Wales – provision of Financial signposting information to employees**

Public Health Wales (PHW) provides a range of wellbeing information for all employees on its intranet pages, including the section “My Money”. This includes information and tools provided by the Money Advice Service (MAS).

The information and tools that MAS provides are generic and we advise employees that they should be of general assistance to them in managing their finances. However, we also state that neither MAS, or PHW, can recommend specific financial products and always recommend that individuals seek further information from an independent financial adviser, and/or further information from the providers of specific financial products.
We also note that the tools provided by MAS and included on our website are not, and never can be, a substitute for individuals thinking about their own circumstances and priorities.

Information from MAS is provided in the following topics:

**Debt and Borrowing**
Taking control of debt, getting free debt advice, and how to borrow affordably.

**Budgeting and Managing**
Advice on running a bank account, planning your finances, and cutting costs.

**Saving and Investing**
How to save money, types of savings account, and getting started with investing.

**State Pension and Benefits**
Find out everything you need to know about the State Pension and other benefits in retirement.

**Making a Will**
Learn how to make and change a will and find out about the different options available.

**Mortgages**
Learn about the different kinds of mortgages and work out your overall buying and moving costs.

**Divorce and Separation**
Find out how to manage your money and divide up what you own when going through divorce or separation.

**Savings and Budgeting**
Specific tools are a savings calculator, quick cash finder and budget planner.

**Buying a Home**
Specific tools are a mortgage affordability calculator, mortgage calculator and Land Transaction Tax calculator (formerly Stamp Duty)

**Having a Baby**
Specific tools are a baby costs calculator and baby timeline.
If you are unhappy with the service you have received in relation to your request and wish to make a complaint or request a review of the decision, you should write to the Corporate Complaints Manager, Public Health Wales NHS Trust, 3, Number 2, Capital Quarter, Tyndall Street, Cardiff, CF10 4BZ.

If you are not content with the outcome of your complaint or review, you may apply directly to the Information Commissioner for a decision. Generally, the ICO cannot make a decision unless you have exhausted the complaints procedure provided by the Trust. The Information Commissioner can be contacted at:

Information Commissioner for Wales
2nd Floor
Churchill House
Churchill Way
Cardiff
CF10 2HH

Telephone: 029 2067 8400
Email: wales@ico.org.uk