



Helping you have a good day by helping you with budgeting, financial wellbeing and money saving top tips.

CUK benefits to help your budget

Shoreside colleagues have access to exclusive employee benefits



Perks at Work

From discounts and cashback on your groceries and hundreds of other retailers, to savings on everyday finances including will writing, insurance and mortgages, Perks at Work has all the resources to help you have a good day, at CUK and at home! [Find out more about Perks at Work here.](#)



Health Hero - Employee Assistance Programme (EAP)

Our free EAP is available 24 hours a day, 365 days a year. Contact them for support from a dedicated team on money matters including managing creditors, budgeting and debt management plans. They also offer counselling, and legal, health and manager support.

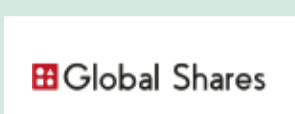
Phone: 0800 358 4858 (outside UK +44 141 271 7179)

Online: vclub.healthhero.com Username: Carnival Password: Harbour



The Insider financial wellbeing page

Financial wellbeing is having a sense of security. It's about being in control of your day-to-day finances, having enough money to meet your needs and to make choices that allow you to enjoy life. [Visit The Insider financial wellbeing page here](#) for information on a variety of circumstances to help you with your financial wellbeing.



Carnival plc Shore Employee Share Plan

Buy up to £150 of shares per month (or £1800 per annum) in Carnival plc in a tax efficient way. For every six shares you buy you get one free. [Find out more here](#) as purchasing shares is a long-term investment.



Carnival UK Pension Scheme

Add a minimum of 3% of Basic Salary to your pension pot, and Carnival UK top that up with 6% of Basic Salary. That's 9% of Basic Salary you're saving every month and you only contribute 3% of it! [Find out more here.](#)



Cycle to Work scheme

Apply for an interest-free loan up to £2,000 to buy a bike (including e-bike) for your commute to Carnival House. Repay the loan over 12 months via Payroll (before tax and NI deductions) and keep your bike secure in the undercroft whilst you're at work! [Find out more here.](#)



Health Cash Plan

Employees who are level CUK07 to CUK 15 can claim back costs on a range of services including dental and optical bills, physiotherapy and even consultancy charges. Registering and making claims via the Medicash app is really simple. [Find out more here](#) including details of the claim caps and the policy rules.

Better with MONEY

Budgeting tools

If you'd like to be better with money, click and print the tools below:



Budget planner



Yearly budget planner



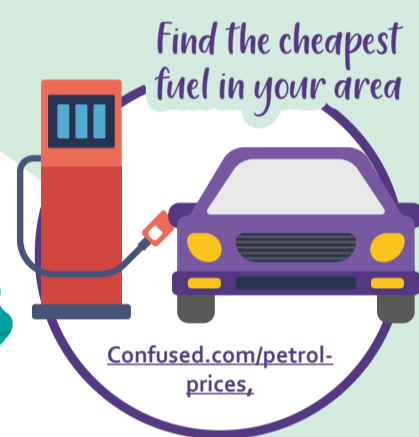
Where I stand (what I have/what I owe)



Weekly food planner



5 easy ways to save from your sofa



Find the cheapest fuel in your area

Confused.com/petrol-prices

1 Cancel subscriptions

Review all your subscriptions, especially ones that you rarely use or that overlap. Do you really a Netflix, Amazon Prime and Disney+ account?

2 Get an app that helps you to save

Apps like Plum and Chip are designed to help people save more. Digital lenders Monzo and Starling have also launched new features to help customers put money aside.

3 Compare supermarket prices before you shop

Website Latestdeals.co.uk has an app that compares the prices of individual items at Tesco, Sainsbury's, Waitrose, Asda, Aldi and more. Just search for the item you want to compare.

4 Buy and sell pre-loved

Be thrifty with your spend and use second-hand sites like Ebay, Vinted or facebook marketplace to buy and sell. Some charities, such as Oxfam and the British Heart Foundation, also have online shops. For old mobile phones, CDs, DVDs and games try specialist sites like Mazuma Mobile, Music Magpie and Zapper.

5 Even better, get it for free!

If the sofa you're sat on could do with an upgrade, check out community groups such as Freecycle, Freegle and Gumtree. You can find a whole range of free treasures from sofas to kitchen tables, washing machines and trampolines. You're also supporting sustainability by reducing waste.

Help with energy price hikes

£ Struggling to pay bills?
Contact your energy supplier. They have a customer duty to help you - e.g., they could set up a more manageable payment plan.

See how much you could cut costs by each year

£40 Don't use standby; turn devices off

£30 Draught-proof windows, doors and floorboards

£14 Turn off lights when you leave the room

£10 Wash on a 30-degree cycle

£8 Only boil the water you need in your kettle

£20 Increase your hot water cylinder insulation to a British Standard Jacket 80mm thick

£45 Take a four-minute shower

£40 Dry clothes on racks or outside instead of in the tumble dryer

£14 Add an aerator to your taps

£30 Change your bulbs to LED lights

£80 Turn your thermostat down one degree

£20 Reduce dishwasher and washing machine use by one cycle a week



Top energy saving tips

Fit curtains as well as blinds: Keep both closed after sunset and you'll reduce the heat loss through your windows by 25%.

Pack your freezer: It takes less energy to keep items cold when it's full. If your food stock is low, use bottles of water instead.

Make room in your fridge: Your fridge needs space for cold air to circulate, especially around the top and sides.

Move the sofa: If furniture is in front of your radiator, it absorbs the heat. Move it and you'll use less energy to heat your room.

Bleed your radiators: Doing this regularly removes cold spots.

Use electricity instead of gas: If you need hot water for cooking, boil it in the kettle first.



Websites to help you save

Click on our suggestions to help make your money go further

Confused.com

Compare insurance costs for cars, pets, travel and more!

GoCompare

Find the best value provider for finance, insurance, energy and broadband

Latestdeals.co.uk

Price comparison site for supermarket items

MoneySupermarket

Seven ways to save with their MoneySuperSeven

Money Magpie

Advice on how to make and save money

Money Saving Expert

Topical advice and all the latest offers and deals

Perks at Work

Carnival UK's employee discount site

Snoop

See all your bank accounts and credit cards on one app

Street Bank

Show nearby items in your neighbourhood

Too Good to Go

Pick up free food that's past it's sell by date - still good to go!

Top Cash Back

Buy items via the Top Cashback site and earn money whilst you spend

Voucher Codes

Discount codes of restaurants, days out and shopping

Local food and clothing banks

If you or someone you know needs support with essentials, or you'd like to donate, these local charities provide free food and clothing



[Southampton City Mission](#)

[Netley Abbey Hound Basics](#)

[Hedge End Food Bank](#)

[Eastleigh Basics Bank](#)

[Isle of Wight Food Bank](#)

[Portsmouth Food Bank](#)

[Winchester Basics Bank](#)



With an aim to reduce food waste, Olío is a mobile app, sharing free surplus food in your local area. You can also borrow and lend household items, and shop homemade.



Free and impartial help with money, backed by the government.

[CLICK HERE](#)

Need extra support?

Fleet: Visit the Medical Centre or contact your [Crew Assistance Programme \(CAP\)](#)

Shore: Speak to your GP, [Occupational Health](#) or [Health Hero Employee Assistance Programme \(EAP\)](#)

If you need help to manage your money or are struggling to afford the essentials, there's sources of support available.



[Log in](#) and [Click On Money and Debt](#) for lots of resources.



Our [Mental health First Aiders and Champions](#) can provide support and signpost you to additional help if and when you need it.

