

# Financial Wellbeing Toolkit

Support for employers recruiting  
and retaining young people in their  
organisation

# Introduction

Addressing and reducing child poverty in Scotland is a top priority for the Scottish Government. The current ambition is to lift 60,000 children out of poverty by 2024 and 140,000 by 2030.

Child poverty is affected by a range of interrelated factors and therefore the response to child poverty must consider a variety of policy areas and include a range of stakeholders and partners, including private, public and third sector employers. Child poverty, childcare and employability are essentially linked. This toolkit was designed after a discussion between the Young Person's Guarantee Employer Advisory Group and the Youth Leadership Panel. Both groups suggested that a toolkit that helps employers consider the financial wellbeing of the staff they intend to recruit and retain.

During this meeting, it was found that employers were open to the idea of an employer's toolkit to help consider the financial wellbeing of people coming into their businesses as applicants, and even those who already work at the aforementioned businesses.

The toolkit is intended to:

- be useful to small, medium and large employers
- be used by employers from all sectors and areas of Scotland
- to support and assist with good practice when recruiting and retaining young people in your organisation
- help with considering the financial wellbeing of young employees

# Contents

Based on the information we have gathered from speaking to employers, the sections enclosed have been deemed the most helpful.

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# 1. Top Tips and Best Ways to Support

To help your employees and applicants you could:

1. Wherever possible, ensure that the anonymity of young people receiving help is protected. This preserves their dignity and could make them more loyal to your company.
2. Be openly supportive and show that you want to help your employees and applicants, even if they do not show any signs of having any concerns.
3. Provide all of this support to all employees/potential employees to make the workplace easily accessible. Consider emailing interview candidates with an information sheet on available support (or even listing this in a job advert) so people know it without having to ask.
4. This document is designed to support all hiring managers working with young people. The advice is not only for consideration at the point of recruiting but at all times.
5. Revisit this topic regularly as your employees and applicants financial circumstances may change. When carrying out employee reviews remind them of what support is available.

## 2. Travel to Work and Interviews

The following may assist with travel to interview or work:

1. All young people aged 5-21 years can apply for a card to access the Young Persons' Free Bus Travel Scheme, which began on 31 January 2022. There may be local partners that support with the application process of the bus pass, E.G local libraries.
2. . Unemployed 18-24 year olds claiming Jobseekers Allowance or Universal Credit may be entitled to a 50% discount on selected rail and bus tickets with a Jobcentre Plus Travel Discount Card. Individuals should speak to their Work Coach or [contact your nearest Jobcentre](#) to find out more about the card, what travel discounts are available, and how to apply.
3. If an applicant has been claiming a qualifying benefit they are entitled to a free one-month ScotRail train pass. Job Centre Plus Work Coach can authorise this via referral. ScotRail also offer travel to interview, limited to two times per month.
3. Consider online interviews instead of face-to-face. This reduces the need for travel.
4. When face-to-face interviews are necessary – consider reimbursing travel costs to the interview. This would benefit your employees and applicants that do not have enough money to get from their homes to their workplace.

# 3. Clothing and Work Attire

To help your employees and applicants you could:

1. Direct your applicants to charities that provide interview clothing, examples include: Dress For Success (women only), SmartWorks (only in Edinburgh).
2. Provide a working uniform for all your employees to ensure they all have the right clothes for the job where appropriate. Examples of this could be in a restaurant setting or an automobile manufacturing company.
3. Offer access to facilities to wash clothes and uniform, this may include washing machines, showers and clothes dryers.
4. Offer to help pay for or towards Personal Protection Equipment (PPE), doing this will benefit your applicants and help to retain your staff. Alternatively, consider if you could provide a loan for PPE.
5. Provide this link to the HMRC Uniform tax rebate. This allows your employees and applicants to clean, repair or replace specialist clothing (for example, a uniform or safety boots) and small tools.

## 4. Financial Support for Individuals

To help your employees and applicants you could:

1. Make employees and applicants aware of any grants they may be entitled to. These include:

- [Job start grant](#)
- [Young carers grant](#)

2. Make employees and applicants aware of any benefits they may be entitled to, such as:

- [Universal Credit](#)
- [Carers Allowance](#)
- [Adult Disability Payment \(ADP\)](#)

3. Provide resources to help employees and applicants apply for any of the above grants/ benefits. The following links provide this help and show what benefits and grants they may be entitled to:

- [How to find out what benefits you can claim](#)
- [Get extra support applying for benefits in Scotland](#)
- [Turn 2 us](#)

# 5. Childcare Support for Individuals

To help your employees and applicants you could:

1. Make employees and applicants aware of early learning and childcare funded by the Scottish Government:

- [Funded early learning and childcare](#)

2. Make employees and applicants aware of funded early learning and childcare available for 2 year olds in certain situations. They may be entitled to:

- [Tax-Free Childcare](#)
- [Universal Credit childcare costs](#)

3. Offer flexible interview times to fit around childcare responsibilities and promote flexible working practices where possible.

4. Provide resources to help employees and applicants apply for any of the above grants/ benefits. The following links provide this help and show what benefits and grants they may be entitled to:

- [Childcare you can get help with](#)
- [Get to grips with childcare costs and benefits](#)

## 6. Money and Income

To help your employees and applicants you could:

1. Offer a payment advancement scheme, e.g. if they work for two weeks, they can claim 50% of that salary early. This is something that companies such as Scotrail use to help their employees to their first salary.

2. Consider paying your employees the real living wage, this allows your company to have the real living wage badge, proving that you pay the real living wage. This would also help improve your company's reputation. The Scottish Government recognises pay as a clear way that an employer can demonstrate a commitment to their workforce, helping tackle in-work poverty alongside wider Fair Work First criteria.

3. Provide resources that help your employees and applicants understand how to manage their money. The following sites provide information for young people about managing money:

- [Scottish Government - Help with money](#)
- [Young Scot - Money and Me](#)
- [Citizen Advice Scotland – Money Map](#)

# 7. Conclusions

We hope you find this document useful and that it encourages more young people to apply for and work with your organisation.

If you have any further tips that we could consider adding to this toolkit we would be happy to hear from you.

Please forward any tips [here](#).