

Rhifyn 1

CYMORTH O RAN COSTAU BYW

Cylchlythyr staff

Croeso i rifyn cyntaf Cymorth o ran Costau Byw.

Costau ynni, tanwydd, y fasged siopa - mae'r cynnydd o ran costau byw yn gwneud pob agwedd o'n bywydau yn ddrytach. Mae hyn yn effeithio ar bob lefel o'n gweithlu ac o ganlyniad, mae nifer o aelwydydd yn wynebu cyfnod heriol.

Mae Cyngor RhCT wedi ymrwymo i gefnogi ei staff a'i gymunedau.

Mae'r cylchlythyr yma wedi'i gynllunio i dynnu sylw at y materion cyfredol a nodi'r cymorth sydd ar gael i'n helpu ni drwy'r heriau sy'n ein hwynebu.

"Mae un o bob deg o bobl yn ei chael hi'n frwydr gyson i dalu biliau ac ymrwymadau credyd."

"Mae'r cyfanswm cyfartalog sy'n cael ei wario yn y siop groser mewn blwyddyn yn parhau i gynyddu."

Yr argyfwng costau byw: cipolwg

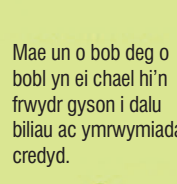


Mae aelwydydd yn cael trafferth talu biliau ynni wrth iddyn nhw barhau i godi.

Mae'r gyfradd chwyddiant ar ei huchaf ers 40 mlynedd.



Mae'r Mynegai Prisiau Defnyddwyr (CPI), sy'n cynnwys tai perchen-feddianwyr, yn codi.



Mae un o bob deg o bobl yn ei chael hi'n frwydr gyson i dalu biliau ac ymrwymadau credyd.



Mae'r cyfanswm cyfartalog sy'n cael ei wario yn y siop groser mewn blwyddyn yn parhau i gynyddu.

Cadwch lygad am rifyn nesaf y cylchlythyr **Cymorth o ran Costau Byw**...lle mae modd i ni roi rhagor o wybodaeth i chi.



arbedwch £££ gyda buddion staff

Gwefan Buddion i Staff:

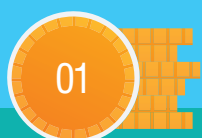
Dewch o hyd i'r holl wybodaeth am fuddion i staff yma: www.rctstaffbenefits.co.uk

Cofrestrwch gyda'ch rhif staff

ID y Cynllun: 7282

Mae modd i chi ddefnyddio eich cyfeiriad e-bost gwaith neu'ch un personol er mwyn sefydlu eich cyfrif.

Mae sawl ffordd o arbed £££ ar fwyta allan, tocynnau rhodd, siopa, gwyliau, cyfleustodau ac ati trwy ddefnyddio cynllun Buddion i Staff y Cyngor. Does dim gwiriadau credyd, dim ond gwiriadau cymhwyster.



vectiscard™

Y cerdyn Vectis

Lawrlwythwch o Google Play neu'r App Store

ID y Cynllun: 7282

Chwiliwch yn yr ap am bob siop manwerthu sy'n cynnig gostyngiadau yn eich ardal chi.



Cynlluniau Ildio/Aberthu Cyflog

Cynllun Buddion Car Tusker yw'r ffordd orau o redeg car. Mae swm misol sefydlog yn cael ei gymryd yn uniongyrchol o'ch cyflog gros ac rydych chi'n cael defnydd o gar newydd sbon – Tusker sy'n trefnu popeth heb unrhyw gost ychwanegol.



Mae modd i Gynllun Salary Finance

helpu gweithwyr i boeni llai am arian. Mae modd i staff fanteisio ar y canlynol:

Benthyciadau ar gyfraddau fforddiadwy sy'n cael eu had-dalu drwy eich cyflog – mae modd i chi dalu benthyciad drutach, cardiau credyd ac ati.

Ewch i wefan Salary Finance i gael rhagor o gynghorion craff am arian, fel fideos neu'r offeryn cyllidebu.



Mae'r cynllun technoleg a ffonau clyfar

Let's Connect yn galluogi staff i wasgaru'r gost dros 36 mis (technoleg) neu 24 mis (ffonau clyfar). Gydag arbedion o ran Yswiriant Gwladol, dim costau ymlaen llaw, dim gwiriadau credyd na blaendal i'w dalu. Ewch i wefan Salary Finance i gael rhagor o gynghorion craff am arian, fel fideos neu'r offeryn cyllidebu.



Mae buddion eraill i staff yn cynnwys:

- Prynu gwyliau blyneddol
- Aelodaeth Gorfforaethol Hamdden am Oes
- Cynilion a benthyciadau fforddiadwy gydag
- Undeb Credyd Dragon Savers.

dewch i siarad am arian gyda care first

Care first yw ein rhaglen cymorth i weithwyr NEWYDD lle mae modd i chi gael mynediad at nifer o wahanol fathau o gymorth. Ewch i'r wefan a mewngofnodwch:

www.carefirst-lifestyle.co.uk
Enw defnyddiwr: **rctc001**
Cyfrinair: **employee**

A wyddoch chi?

Bydd y gyflogres yn gwneud taliad costau byw untro o £125 yng nghyflog mis Hydref i'r staff hynny rhwng GR1 i GR6, gan gynnwys graddfeydd isafswm cyflog.

Bydd taliad teulu arall o £75 hefyd yn cael ei wneud ym mis Hydref i holl breswylwyr RhCT sydd ag 1 plentyn o oedran ysgol gorfodol.

Arbenigwyr ar gymorth a gwybodaeth

Siaradwch ag ymgynghorwyr arbenigol sydd wedi'u hyfforddi gan Gyngor ar Bopeth ar amrywiaeth o bynciau megis materion ariannol, materion yn ymwneud â chostau byw neu ddyled, materion yn ymwneud â hawliau defnyddwyr, e.e. gwyliau rydych chi wedi'u prynu sydd bellach wedi'u canslo, problemau rhentu ac ati.

Mae'r gwasanaeth yma ar gael o ddydd Llun tan ddydd Gwener rhwng 8am a 10pm a rhwng 9am a 5pm ar y penwythnos.
Ffoniwch: **0800 174 319**

Gwefan Care first

Cewch fanteisio ar amrywiaeth o wybodaeth yn ymwneud â rheoli'ch arian - rhowch gynnig ar y gyfrifiannell gyllideb, materion iechyd, maeth, ffitrwydd, rhoi'r gorau i ysmegu ac ati.

Gweminarau cadwch eich lle ar weminarau yn ymwneud â gwneud arbedion ar eich biliau cartref a llawer yn rhagor. Wedi methu'r gweminar? Caiff rhai eu recordio ac mae modd eu gwyllo nhw eto.

cynllunio ar gyfer eich dyfodol chi



Mae **£15 biliwn o fudd-daliadau heb eu hawlio** yn y DU - a

ydych chi'n un o'r rhai sydd o bosibl â hawl i gael cymorth? Peidiwch â'i gymryd yn ganiataol - gwiriwch, drwy fynd i'r wefan

www.entitledto.co.uk

Mae'n gyflym ac yn hawdd i'w wneud. Bydd angen eich cyfloglen a gwybodaeth am filiau'ch cartref yn barod arnoch chi.

- Ydych chi'n gwybod sut i ddiogelu'ch cynilion rhag treth yn y dyfodol?
- Sut i ddefnyddio buddion eich gweithle i wneud i'ch arian fynd ymhellach?
- Neu hyd yn oed sut y mae modd i newidiadau ariannol bach leihau eich morgais gan flynyddoedd?

Gyda hyn mewn golwg, hoffai arbenigwyr addysg ariannol 'Affinity Connect' eich gwahodd i gwrs ar-lein rhyngweithiol ar yr agweddau allweddol ar gynllunio ariannol. Bydd y cwrs yn para 1 awr 30 munud.

Mae wedi'i gynllunio i helpu gweithwyr i nodi'r materion ariannol allweddol a fydd o bosibl yn codi yn ystod eu bywyd gwaith, a'u helpu i wneud penderfyniadau allweddol.

Ar gyfer:
Gweithwyr sy'n dymuno cymryd rheolaeth o'u harian.

Bydd y cwrs yma'n rhoi gwybodaeth i chi am sut i wneud y mwyaf o werth eich cyflog net a buddion eich gweithle.

Yn ystod y cwrs byddwch chi'n dysgu sut i wneud y canlynol:

- Rheoli gwahanol fathau o ddyledion
- Cynilo a buddsoddi'n hyderus
- Cynllunio cyllid yn dda
- Cymryd camau tuag at ryddid ariannol

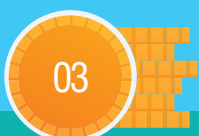
Mae rhagor o wybodaeth ar RCT Source.

<https://rct.learningpool.com/course/view.php?id=1980>

I gadw'ch lle, e-bostiwch **source@rctcbc.gov.uk**

Os does dim mynediad TGCh gyda chi, ffoniwch:

01443 570040



gofalwch am eich lles gyda care first

Care first yw ein rhaglen cymorth i weithwyr NEWYDD lle mae modd i chi gael mynediad at nifer o wahanol fathau o gymorth. Ewch i'r wefan a mewngofnodwch:

www.carefirst-lifestyle.co.uk

Enw defnyddiwr: **rctc001**

Cyfrinair: **employee**

Mae cadw ar ben y cynnydd mewn costau byw yn gallu bod yn heriol, ac mae modd i hyn effeithio ar ein lles meddyliol. Mae'n allweddol eich bod chi'n siarad am eich teimladau - mae pobl eraill yn mynd trwy'r un peth â chi.

Mae cymorth ar gael gan **Care first**
Ffoniwch: **0800 174 319**
Mae'r gwasanaeth ar agor 24 awr y dydd, 7 diwrnod yr wythnos er mwyn i chi siarad â chwnselydd hyfforddedig yn y foment.

Cwnsela dros y ffôn: Siaradwch â chwnselydd hyfforddedig i gael cymorth yn y foment. Trafodwch unrhyw beth sy'n eich poeni chi, boed hynny'n anawsterau personol fel perthnasoedd, pryderon ariannol, materion teuluol, colled neu brofedigaeth, neu faterion sy'n ymwneud â gwaith fel llwyth gwaith, perthnasoedd, a newidiadau yn y gwaith ac ati. Os yw'n briodol, mae modd i'r cwnselydd eich cyfeirio am gwrs o gwnsela dros y ffôn.

Ffoniwch: 0800 174 319.

(Ar agor 24 awr y dydd, 7 diwrnod yr wythnos)

Cwnsela Ar-lein: Pe byddai'n well gyda chi gael sgwrs â chwnselydd cymwys ar-lein, mae modd i chi wneud hynny drwy fynd i: **www.carefirst-lifestyle.co.uk**
Mewngofnodwch gyda'r enw defnyddiwr a chyfrinair uchod.

Gwefan Care First: Amrywiaeth o wybodaeth yn ymwneud â rheoli'ch arian - rhwch gynnig ar y gyfrifiannell gyllideb, materion iechyd, maeth, ffitrwydd, rhoi'r gorau i ysmegu ac ati.

Gweminarau: Cadwch eich lle ar weminarau.

Cymorth i Reolwyr: Mae gan y wefan adran benodol sy'n rhoi cymorth ac arweiniad i reolwyr sydd efallai'n delio â gwrthdaro neu'n cael sgysiau anodd ac ati. Ewch i: **www.carefirst-lifestyle.co.uk**
a mewngofnodwch gan ddefnyddio'r enw defnyddiwr a chyfrinair uchod.



mae ein hundebau yma i'ch helpu chi

Mae modd i'n Partneriaid Undeb hefyd ddarparu ystod o gymorth i staff. Cysylltwch â'ch undeb am ragor o gyngor a gwybodaeth.

Mae ein biliau ynni ni oll yn cynyddu, ac rydyn ni i gyd wedi gweld y gyfradd chwyddiant yn codi. Bydd cost y cynnydd yma yn cael ei deimlo o sawl cyfeiriad. Tanwydd, bwyd, trethi a chostau rhent, er enghraifft.

Mae eich undebau yma i'ch helpu chi gyda chymorth a chynghor.



GMB Wales

www.gmb.org.uk/region/walesandsouthwest



NEU

neu.org.uk/neu-cymru



Unite

www.unitetheunion.org/what-we-do/unite-in-your-region/wales/



Unison

cymru-wales.unison.org.uk/

INFORM: mae tudalen lles staff yma sy'n cynnwys yr holl wybodaeth am gymorth o ran costau byw.

I gael rhagor o wybodaeth am gymorth allanol a chymorth yn y gymuned, ewch i wefan RhCT: www.rctcbc.gov.uk

Ewch i RCT Source: Byddwn ni'n cynnal nifer o achlysuron ar gyfer cymorth o ran costau byw. Bwriwch olwg ar RCT Source.

<https://rct.learningpool.com/course/view.php?id=2149>

managing your bills with **G.U.I.D.E** by Salary Finance Limited

Everyone is trying to reduce their household bills but sometimes there is so much information on what can we do? this section looks at a number of suggestions for managing your bills that you might want to give a go or share the information with those you care and love.

Your

G.U.I.D.E

To coping with the cost of living squeeze



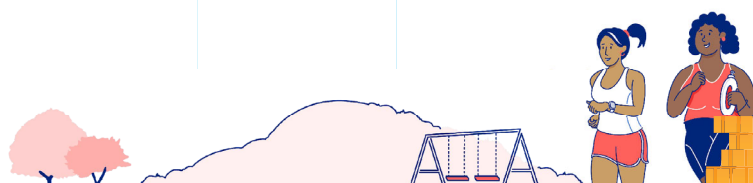
Please note:

This information is generic in nature and is **not personal advice**.

If you need personal financial advice, please consult a regulated independent financial adviser.

You can also get **free personal money help** from either:

[Money Helper Service](#) or your local [Citizens Advice Bureau](#)



For more financial
insights and ideas visit:
[www.salaryfinance.com/
uk/my-salary-finance](http://www.salaryfinance.com/uk/my-salary-finance)

We know that times are tough.

Rising prices are putting a squeeze on household finances.

In this short guide we show what you can do to save money on:

Groceries

Utilities

Insurance

Debt

Energy



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Groceries Utilities Insurance Debt Energy

Groceries

Food is one of the biggest household expenses, with the average family spending over £3,300 each year*, but there may be tasty savings to be had.



Do you qualify for any discounts?

Depending on the benefits available to you at your employer, you may qualify for some discounts or deals through a benefit platform or partnerships your employer has in place. If you're not sure what you qualify for or what's on offer, check your company intranet or benefit platform.



Own brands

Picking 'own label' and generic medicines instead of well-known brands can usually yield savings.



Batch cook and freeze

Batch cooking and freezing leftovers can save you money, time and energy, while creating tasty and nutritious meals. Not only can this save you money but it'll also stop you from throwing things away



Less but often

Food wasted is money wasted. Consider buying perishable food in smaller quantities, more often.



Buy in bulk

Buy long lasting staples like rice and pasta in larger quantities, and stock up on store cupboard essentials. Always do the calculations to see how much things cost as the smaller - more convenient sized packs can sometimes be more expensive.



Food banks

If you are struggling to afford food get a referral from your council, GP, health visitor or local Citizens Advice Bureau



Food apps

Consider food apps to buy food at a much lower price from a range of retailers, cafes and restaurants whilst also saving it from going to waste.



Coupons and cashback sites

Take advantage of coupon and cashback sites to help cut the price of your weekly shop, takeaways and eating out.



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* Source: Money Helper (June 2021)

<https://www.moneyhelper.org.uk/en/blog/supermarket-savings/how-does-your-household-food-spend-compare>

For more financial insights and ideas visit:
www.salaryfinance.com/uk/my-salary-finance

Utilities

There are savings and financial support available for some essential household costs.



Mobiles - Sim only

Buying your phone outright (a reconditioned one is better for the planet) with a low cost sim-only data plan is a lot cheaper than all inclusive 'free' handset deals. Check out deals [here](#).



Water - social tariff

If you receive Universal Credit or Tax Credits you can qualify for [discounted water rates](#).



Broadband - social tariff or negotiate

If you receive Universal Credit or Tax Credits you could qualify for discounted broadband. Failing that, negotiate with your existing provider and if they won't play ball, move to a [better deal](#).



Council tax

Depending on your circumstances, you could benefit from paying less council tax, or maybe even no council tax. [Check out the reduction scheme to see if you could get a 25 - 100% discount here](#)



Rent

If you are claiming housing benefit or the housing component of Universal Credit, and your benefits don't meet your rent in full, you might qualify for additional rent support. [Read more about Discretionary Housing Payment \(DHP\) here](#)



Household Support Fund (HSF)

Financial help can be awarded by your local authority based on criteria they set. Your eligibility isn't related to your income or savings. HSF payments can go towards replacement appliances, warm clothes, and food. Contact your [local council](#) to find out more about the fund's criteria and apply.



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Groceries Utilities Insurance Debt Energy

Insurance

Insurance can be expensive and occasionally feels like a nice to have - but it's not. Make sure you're protecting your most valuable assets and getting the best deal.

The most common household-related insurance include:



Vehicle — Home — Holiday — Life — Income

There are savings to be had on insurance premiums.

At renewal, don't be afraid to ask your provider for a **more competitive quote**



Price comparison websites (PCWs) allow you to compare your renewal price with alternatives. This [article](#) lists the main PCWs.



Paying monthly usually costs between 10-15% more than paying annually, so ideally you should try to save each month to build up enough to meet the annual premium. This [article](#) from Which? summarises the key insurance money saving tactics for motor and home insurance.



All information included in this GUIDE is correct as of June 2022. Important: This is an option, not a recommendation. Your employer does not benefit from offering this service and all your communications will be with Salary Finance. Loan applications will be assessed to ensure the loan is appropriate and affordable for you. "Learn" content is for guidance and educational purposes only and is generic in nature. Salary Finance does not offer regulated financial advice. Please seek independent financial advice. © 2022 Salary Finance Limited. All rights reserved. Salary Finance Limited and Salary Finance Loans Limited are authorised and regulated by the Financial Conduct Authority (firm reference numbers: 758053 and 734585). For loan products Salary Finance Limited acts either as lender or credit broker exclusively for associated company Salary Finance Loans Limited. Salary Finance Limited is registered as a small payment institution money remittance firm (firm reference number: 788485). Salary Finance Limited and Salary Finance Loans Limited are registered in England & Wales (company numbers: 09677777 and 07643748) at Scale Space, 58 Wood Lane, London, W12 7RZ. Data Protection Registrations: ZA152606 and ZA099501.

Groceries Utilities Insurance **Debt** Energy

Debt

Debt repayments are a drain on your finances. Lowering repayments through lower interest charges can help you reduce outgoings and get out of debt faster.



Snowball method

If you've struggled to repay unsecured debt, then the Snowball method could help you stay motivated. It means paying the smallest debt first, and once that's done, putting what you were paying on that one towards the next largest debt. And so on until all your debts are paid off!



0% Card balance transfer

If you borrow on a 0% interest credit card, avoid nasty surprises and high interest rate charges by making a note of when the 0% rate ends and calculating how much you need to repay each month to repay the debt in full by that date.



Remortgage

The rise in property values over the past few years means your mortgage might be a lower proportion of your property value, and so qualify you for a better deal. Check out current best buys [here](#).



Debt consolidation

If you have high cost debt and want to explore consolidating, Salary Finance may be able to help you save money by paying off more expensive debt at a lower rate.

Visit: <https://www.salaryfinance.com/uk/my-salary-finance> to find out more.

Free debt advice is also available from your **local Citizens Advice Bureau** or other debt advice charities.

Find what's available to you locally [here](#).



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Groceries Utilities Insurance Debt **Energy**

Energy

Usually, you can look at changing energy providers to get a better deal. But at the moment, that's unlikely to make a big difference. But there are schemes that can help.



Speak to your supplier

If you're struggling to pay or think you may struggle, always speak to your provider. They may be able to provide some hardship support. If you're worried, speak to them before you fall behind on payments



£150 warm home discount

This will be credited to qualifying households' energy accounts in late 2022 automatically.



Council Tax Energy Rebate (£150)

This applies to homes in bands A-D as at 1st April 2022 and those in the existing council tax reduction scheme in Wales and Scotland. There is additional help from councils for low-income households in bands E-G who don't otherwise qualify.



Energy Support Scheme

Energy suppliers will automatically apply a £400 government grant (i.e. non repayable) credit to all residential customers' energy bills over 6 months from October 2022.



The Household Support Fund

This is funding to support those most in need with the rising living costs. It can include help towards energy costs, subject to your local council's criteria. Contact your [local council](#) to find out more about the fund's criteria and apply.



Energy Grants

Financial help is available to clear energy debts



ECO4

Ask your energy provider what free or subsidised home energy improvements are available through this scheme.



Energy Saving Trust

In some cases, the best thing to do is to reduce energy consumption. Find practical suggestions [here](#). energy



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