

Cost of living – tips for employees

Travel

- [Use the 147 bus between campuses.](#)
- [Rent out your car when it's not in use with Karshare](#)
- [Charge your electric car on campus](#)
- Use the University's [interest-free loans](#) to buy public transport season-tickets, bikes, or cycles
- Commute to work by purchasing a bike via the [cycle to work scheme](#)
- Use the [on campus safe places to store cycles](#) and bikes
- Don't delay in [submitting pre-approved staff expenses](#)
- Sign up for free cycling insurance with the Serious Cycle Scheme

Food and discounts

- Using your staff ID card to save 10% across [Food On Campus](#) outlets every time you shop
- Use [Vivup's retail discounts](#) and [UniDiscounts](#) to help save on supermarket and other food outlets

Housing issues

- [How to cut the cost of your energy and water bills](#)
- [Legal rights if renting](#)
- [Home ownership rights](#)

Childcare or other caring responsibilities

- [Explore flexible working](#)
- [Explore Carers Policy](#)
- [Workplace Nursery Scheme](#)
- [Tax Free Childcare](#) (Government)
- [Special leave](#) for emergency childcare or caring support (up to five days special leave with pay within a rolling 12 month period)
- [Five steps to choosing a nursery](#)
- [Selecting a care home](#)

Your pension

- Free money and pensions advice via [Money Helper](#)
- If you are struggling with your [Pension Saver contributions](#) switch to 0% employee contributions and the University will still contribute 9.5% on your behalf into your Pension Saver account.
- If you are contemplating retirement in the next year or so, you can contact the [Pensions Team](#) for a statement via pensions@manchester.ac.uk
- Boosting your pension with [Additional Voluntary Contributions](#)
- General [pensions information](#) from Moneysavingexpert.com

Finance

- [Budget planning](#) with moneysavingexpert.com
- [Frauds and scams and how to make a complaint](#)
- [Individual Savings Accounts](#) (ISAs)
- [Validium](#) – for money and debt support

Health

- The University's 24 hour employee assistance helpline via [Validium](#) to support your mental wellbeing.
- The University's [Counselling Service and workshops](#)
- [University GP surgery](#) at Robert Darbshire Practice (2022-23 pilot)
- Staff are allowed reasonable time off with pay to attend medical appointments, i.e. appointments should be made for the beginning or end of the working day, or wherever possible outside of working hours. Reasonable time off will not be classed as sick leave.

Making a Will

- [Making a Will](#) advice
- Free Wills are available via [Dunham McCarthy](#)
- [Free wills month](#) (October 2022)

Leisure

- [33 free things to do in Manchester](#)
- [89 free things to do in Manchester](#)
- Use [Vivup discounts](#) to access savings at family attractions