

# Your guide to Financial Wellbeing Support



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The current financial climate with the rising cost of living means some of us might be finding it harder than ever to cover the costs of energy bills, childcare, fuel and the weekly shop.

When faced with money worries, it can feel overwhelming, taking a toll on your physical and mental health.

We have created this document to give you practical advice to help you manage your finances with more confidence, with access to the right support when you need it.

# Getting help with childcare costs

### **Tax-Free Childcare**

Tax-Free Childcare is a government scheme offering up to £2,000 a year per child (the government will pay £2 for every £8 you pay in up to the £2,000 limit) to help with the costs of childcare. The money can go towards a range of regulated childcare including nurseries, child minders, after-school or holiday clubs.

Find out more, check your childcare calculations, and how to apply on the Childcare Choices website: https://www.childcarechoices.gov.uk/

#### **Healthcare Workers Foundation**

The Healthcare Workers Foundation provide financial support for child-care related costs through grants of up to £1,000 annually. Use your NHS email to register for a free account and find out more about childcare grants here: https://healthcareworkersfoundation.org/healthchain/login



# Getting help with travelling to work

From fuel costs and insurance to repairs and maintenance, running a car or motorbike can be very expensive. If you're struggling with vehicle-related costs, here is some information that might help.

If you have a 'Blue Light Card' you are able to benefit from various discounts on MOTs, Holiday Car Hire, Servicing, Car Park Discounts, TomToms, breakdown cover and more. You can claim your Blue Light Card here: www.bluelightcard.co.uk the discount card costs £4.99 and lasts for 2 years. You will need an NHS ID Card or a payslip to register.

'MoneySavingExpert' has also created a page of information about how to get the cheapest and best value from your MOT: www.moneysavingexpert.com/travel/cheap-mot/

### **Fuel prices**

You can find the cheapest petrol and diesel prices nearest to you on the following websites:

www.confused.com www.petrolprices.com www.gocompare.com

'MoneySavingExpert' has created a guide to fuel efficiency and lowering costs here: https://www.moneysavingexpert.com/ reclaim/cheaper-fuel/

For other motoring discounts and deals, check here: https://healthservicediscounts.com/ motoring/mot-and-servicing **Cycle to work scheme** – available in the months of April and September only.

MTW has a cycle to work scheme with Vivup: https://www.vivupbenefits.co.uk/

The cycle to work scheme enables you to enjoy tax-free bikes and accessories for your commute to work, helping you to save around 30% in the latest cycling equipment.

### **Public transport options**

For travel between our Maidstone and Tunbridge Wells sites there is a free shuttle bus in operation several times a day. See the staff intranet for timetables. Staff are able to travel for free when showing ID on any direct bus route into the hospital – Maidstone Hospital: Arriva service 3. Tunbridge Wells Hospital: Arriva 6, 218/219, and 277. Also the Streamline staff only shuttle service from Tonbridge.

### **Cheaper travel by train**

For cheaper train travel, 'MoneySavingExpert' has put together a guide on cheaper train travel, including when to buy, flexible season tickets, and information about how to save on railcards: https://www.moneysavingexpert.com/travel/cheap-train-tickets/









# Getting help with feeding your family

### Food banks in Kent

To find your local foodbank in Kent, visit www.kent.gov.uk/social-care-and-health/care-and-support/benefits/home-essentials-in-a-crisis/find-a-foodbank and type in your postcode. This will bring up a list of food banks in Kent, their contact numbers, and how to access the help.

For other local authority areas including Medway and East Sussex, please visit the relevant Council websites.

You may need to contact The Family Food Bank charity to obtain a voucher before you visit a particular site. Their website is available here: www.familyfoodbank.org

The Staff Health & Wellbeing Team is able to provide e-vouchers and make referrals for the following centres:

- Foodbanks run by the Trussell Trust
- Nourish Community Foodbank Tunbridge Wells
- Making a Difference Maidstone

Please email mtw-tr.staffwelfare@nhs.net for vouchers, referrals or any other support you may need. A list of local foodbanks will be available on the staff intranet.

If you do not have access to the internet at home, but need to access these resources, the Trust Libraries have computers you can use. Located in the Academic Centre at Maidstone and the Education and Training Centre, Level -2 at Tunbridge Wells.

### **Community fridges in Kent**

A Community Fridge is a site where local people can share food. There are a range of Community Fridges in Kent, which are open to all. You can find out where your local community fridge is here: www.hubbub.org.uk/the-community-fridge

You will also be able to find out further information about extra opportunities that your local community fridge offers, e.g. cooking classes.

#### Free kids meals

Many restaurants and cafés will be running promotions throughout summer and school holidays but for regular offers please see below:

**Asda Café** – Every week, Monday to Friday from 4pm kids under the age of 16 eat for FREE when you spend £4 in their café

Morrisons – Free kids' meals from 3pm on weekdays when an adult spends £4.50 in their restaurant

**Dunelm Café** – Kids eat free when adults spend £4 in Dunelm's Pausa Cafés

**Beefeater Grill Restaurant** – Until 10:30am every day, if you buy a Premier Inn Breakfast (£9.95) from a Beefeater Grill Restaurant, up to two under-16s eat for FREE!

**Brewers Fayre** – Kids eat breakfast for FREE any day of the week until 10:30am if you purchase breakfast (£9.50) at one of their restaurants.



#### Too Good to Go

The Too Good to Go app helps reduce food waste and save you money at the same time by buying 'end of the day' food from local cafés, bakeries and restaurants which have leftover food, and lets you buy it at a discounted rate.

You can buy a 'magic bag' of food via the app, which costs between £2 and £4, and Too Good to Go says the food will be worth at least 3 times as much as if you'd bought it at full price.

Once you've selected the store you want to rescue food from, you pay via the app. Then simply visit the location during the set collection time to pick up your bag (you'll need to check your app as the collection time varies from place to place).

Download the app for free from the App store or the Google Play store. You'll need to create a free account or log in via Facebook to browse restaurants near you.

#### Olio

OLIO connects neighbours with each other and with local businesses so surplus food can be shared, not thrown away. This could be food nearing its sell-by date in local stores, spare home-grown vegetables, bread from your baker, or the groceries in your fridge when you go away. For your convenience, OLIO can also be used for non-food household items too.

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neighbours with each
other and with local
businesses so surplus food
can be shared, not
thrown away.

OLIO is super easy! To make an item available, simply open the app, add a photo, description, and when and where the item is available for pick-up.

To access items, simply browse the listings available near you, request whatever takes your fancy and arrange a pick-up via private messaging.

Download the app for free from the App store or the Google Play store.

### **Cooking on a Bootstrap**

Jack Monroe's Cooking on a Bootstrap website is filled with ideas and recipes for making the most out of the cheapest ingredients and discounted items in the shops. Visit: https://cookingonabootstrap.com/

### Free period products

If you are struggling to afford the products you need for your cycle, you can 'ask for Sandy' at Morrisons supermarket customer service and you will be discreetly given free products to assist you at this time.

# Getting help with grants

Many organisations and charities provide access to financial support for healthcare staff through grant funding.

Further Trusts, Charities, and Grants can be located on: www.resolution.nhs.uk/services/claims-management/support-for-healthcare-staff
You will find information suited to Doctors,
Nurses, HCAs, Anaesthetists, Pharmacists and more.

Here are some of the organisations you can apply for grant funding with:

#### UNISON

Unison offers a one-off grant of £250 to help with essential expenses, urgent repairs, disability equipment and adaptations, utility bills and funeral costs.

To be eligible to apply for financial assistance, you must have been a member of UNISON for at least four weeks and be up to date with your subscriptions.

Get help from UNISON here: https://www.unison.org.uk or telephone **0800 0857 857** 

## **Royal College of Nursing**

The RCN offers benefits and debt advice as well as RCN Foundation Benevolent Service hardship grants for nurses, midwives and healthcare support workers, who are finding it hard to make ends meet. Check whether you're eligible for hardship grant funding here: https://rcnfoundation.rcn.org.uk/apply-forfunding/hardship-grants or speak to an advisor: RCN Members: telephone 0345 772 6100

Not an RCN Member: telephone **0345 772 6200** (Lines are open 8:30am-8:30pm, seven days a week).

#### The Healthcare Workers Foundation

Healthcare Workers' Foundation has opened it's 'childcare grant' service. The maximum award is £1,000 for increased childcare costs due to the pandemic. All NHS workers are eligible. You will be required to submit NHS ID and evidence of pre-and-post pandemic costs, so please have this ready. https://healthcareworkersfoundation.org/grants-and-financial-assistance/

### The Care Workers' Charity

The Care Workers' Charity offers grants to care workers, including: Crisis grants up to £500. Check your eligibility here: https://www.thecareworkerscharity.org.uk/

COVID-19 Emergency fund grants. Check your availability here: https://www. thecareworkerscharity.org.uk/covid-19emergency-fund-general/

Funeral grants up to £2,000. Check your eligibility here: https://www.thecareworkerscharity.org.uk/crisis-funeral-grants/

Get help from the Care Worker's Charity here: https://www.thecareworkerscharity.org.uk/get-help



### **CSIS Charity Fund**

CSIS Charity Fund assists serving, retired and former civil and public servants, as well as widows and widowers of deceased CSIS policyholders. You can ask about your eligibility for a grant here: https://www.csischarityfund.org/apply-others.htm or telephone **07483 342889** 

#### Turn2us

Turn2us provide access to welfare benefits, charitable grants, and other financial help. Search the grants database to look for grants you may be able to apply for: https://grants-search.turn2us.org.uk/

#### **Cavell Nurses Trust**

The Cavell Nurses Trust helps to support nurses, midwives and healthcare assistants across the UK in times of personal or financial hardship. You can access their website here: www.cavellnursestrust.org or contact them by phone on **01527 595999** 

### Junius S. Morgan Benevolent Fund

The Junius S. Morgan Benevolent Fund can help nurses (who have practiced in the UK for 5+ years) with financial aid. This aid can help with rent/ mortgage, bills and medical equipment. You can find their website here: www.juniusmorgan.org.uk/grants/ or contact them on **020 7399 0110** 

### **Royal Medical Benevolent Fund**

The RMBF is a charity which supports doctors and their families at all stages of their career. They can provide financial support, money advice, and information when it is most needed. The charity can also support medical students. Their website is available here: https://rmbf.org/

### Help Me, I'm a Doctor

Help Me, I'm a Doctor brings together 5 charities who are committed to helping doctors and their families, and helps you understand which charity may be able to assist based on your personal circumstances – simply fill out a few simple questions and they will guide you to the best charity for assistance. Their website is here: www.doctorshelp.org.uk

### The Ambulance Staff Charity (TASC)

Leading UK charity providing support to all present and past ambulance staff and their families in time of need, both in the NHS and independent sector www.theasc.org.uk or telephone **02477 987 922** 

# Social Workers Benevolent Fund (SWBT)

A small charity offering one-off, limited financial help to social workers – including retired social workers – and their dependents in times of hardship www.swbt.org or telephone 07593 819562

> The Cavell Nurses Trust helps to support nurses, midwives and healthcare assistants across the UK in times of personal or financial bardship

# Getting help with your finances

### **Employee Assistance Program (EAP)**

Health assured is our Employee Assistance Program. Health Assured offer a variety of different services, including help with your finances. You can find financial assistance on their blog about the cost of living here: www. healthassured.org/blog/cost-of-living-increase-managing-money-worries and you can access Health Assured with the information below. Your MTW staff access code is: MHA069035 Username: Maidstone Password: Tunbridge

### MoneyHelper

The NHS has collaborated with the MoneyHelper service, an organisation which works to improve people's financial wellbeing, to provide free and independent support to our colleagues. There are several tools which they have set up to help you with your financial wellbeing:

NHS Telephone Support Line: **0800 448 0826** You can call this number for free, impartial advice 8am-6pm.

Webchat: You can chat to MoneyHelper via their online portal here: https://www. moneyhelper.org.uk/en click 'talk to us live'

You can find more resources for MoneyHelper at: www.england.nhs.uk/supporting-our-nhs-people/how-to-guides/financial-wellbeing/financial-wellbeing-support including budget planners, information on benefits, and help with scams.

# **Money Saving Expert**

'MoneySavingExpert' is an excellent resource, which covers various different pieces of advice and tips to improve your financial wellbeing. Their website can be accessed here: www. moneysavingexpert.com and they have a weekly newsletter if you are interested in keeping up to date with their financial hints and tips. They have also recently published an

article specifically for tips around managing the cost of living crisis, which you can access here: www.moneysavingexpert.com/family/cost-of-living-survival-kit/

#### **Citizens Advice**

Citizens Advice (CAB) is an independent organisation specialising in confidential information and advice to assist people with legal, debt, consumer, housing and other problems. You can contact CAB on **0800 144 8848** or by visiting their website: www.citizensadvice.org.uk

### **Step Change**

Step Change is a debt charity that help people with debt problems to take back control of their finances and their lives. Visit the website for advice and to webchat: www.stepchange.org or call **0800 138 1111** 

### **National Debt Line**

Call **0808 808 4000** (Mon-Fri 9am-8pm and Sat 9.30am-1pm)

Sometimes debt consolidation or a personal loan may not be the right thing for you. If you are struggling with debt or worried and need confidential debt advice you can call the above number



### **Money Advice Service**

Call **0800 4480826** or **07701 342744** (Mon-Fri 8am-6pm) You can also Whatsapp: **+447701 342744** sending a message for help sorting out debts, pension advice and questions about credit.

### **The Money Charity**

Financial Wellbeing + Financial Education. Call **0207 062 8933** (Mon-Fri 9am-5:30pm)

Proactively provide education, information, advice and guidance to people of all ages, helping them to manage their money well and increase their Financial Wellbeing.

#### **GOV UK**

Overview and options for paying off your debts www.gov.uk/options-for-paying-off-your-debts

### Financial Conduct Authority (FCA)

Search the Financial Services Register for an authorised debt management company www.FCA.org.uk

#### Which?

Learn about credit scores and how to improve your credit rating https://www.which.co.uk/money/credit-cards-and-loans/credit-scores

# Kent Support and Assistance Service (KSAS)

If you are having serious difficulties in managing your income, in a state of emergency, or in a time of hardship, KSAS may be able to financially assist you. You can find out whether you are eligible, how to apply, and more on the Kent Gov website, here: www.kent.gov.uk/social-care-and-health/care-and-support/benefits/kent-support-and-assistance-service

### The Salvation Army

If you are in need, the Salvation Army may be able to assist you. The Salvation Army work with other local resources, such as food banks, and can help by giving you budgeting and debt advice, and by making people aware of the welfare they can access. You can access further information here: www.salvationarmy.org.uk/budget-and-debt-advice/emergency-assistance

### **British Gas Energy Trust**

If you are struggling with energy debt, the British Gas Energy Trust may be able to help you (no matter who your supplier is).

See also – British Gas Energy Trust for support and advice: https://britishgasenergytrust.org.uk/

### **Breathing Space**

If debt is affecting your mental health, Breathing Space may be able to assist you. For those suffering a mental health crisis, this charity can offer interest freezing, pausing of enforcement and collection, and preventing contact from creditors. To find out more, and to check if you qualify for this assistance, please visit: www.kent.gov.uk/social-care-and-health/health/mental-health/mental-health-crisis-breathing-space

# Getting help with pet health care costs

It can be stressful when your pet is unwell and if you're also worried about money this can make the situation feel worse. The longer your pet is unwell the worse their illness can become. Seeking advice quickly will likely reduce costs overall and be best for your pet's health.

The RSPCA have produced guidance on how to manage the costs and what you can do to keep them down here: https://www.rspca.org.uk/whatwedo/care/financial

# Financial hints and tips

We have collected a range of hints and tips from online sources below.

Please note that the sites are not affiliated with MTW and that this information has been collected to signpost only.

### **Energy suppliers and household bills**

The 'MoneySavingExpert' has excellent tools to compare a range of energy providers available cheapenergyclub simply select your priorities and let the tool find the most relevant and best deal for you.

If you don't want to switch, or this won't benefit you, you could check that you are on customer' offers. You can do this by checking the supplier website, contacting them by phone,

### Free insulation and boiler grants

Energy efficiency can save on your overall bills, and there are grants and free insulation available if you are on certain benefits. 'MoneySaving

#### Insulation

Many homes built since 1920 have a gap between internal and external walls, you can fill this gap with mineral wool and foam to keep the you money on heating. Up to a guarter of your home's heat escapes through the roof, which can be solved by laying mineral wool under

The Energy Company Obligation offers a grant towards loft insulation for anyone who meets

See if you're eligible here: https://www.ofgem.gov.

### Check if you are owed money on energy

If you have switched energy firms whilst in credit, vou could be due a refund. It could be worth contacting your old suppliers to check if you are

### Save on your energy

During this difficult time, it is hard to save money by switching tariffs, so the easiest way to save money on your bills is to use less energy where possible, for example, by ensuring you use energy efficient lightbulbs, or by using a clotheshorse instead of a tumble dryer. You can find many more energy saving tips on the

### Renting?

If you pay bills via your landlord, you can ask your landlord to switch tariffs. 'MoneySavingExpert' has a factsheet which you can present to your landlord, explaining what it means to switch tariffs for you and for them: landlordfactsheet.pdf



#### Water meter

Consider getting a water meter for your home, so that you only pay for what you are using. If you are thinking about getting a water meter, use the 'CCW' water meter calculator, to see if you will save money: www.ccwater.org.uk/watermetercalculator/

### **Changing your water habits**

You can save money on your water bills by changing your water habits. Consider turning off the tap whilst brushing your teeth, steaming your veggies rather than boiling them, and cutting your shower time by 1 minute.

# Insurance, mortgages and other household bills

If you have a 'Blue Light Card' you are able to benefit from various discounts for switching energy provider (£30 Tesco voucher from Uswitch at time of publishing), free mortgage advice, and money off home buyers protection insurance are some examples. You can claim your Blue Light Card here: www.bluelightcard.co.uk the discount card costs £4.99 and lasts for 2 years. You will need an NHS ID Card or a payslip to register.

#### Tax refund: uniform

If you wear a uniform at work, you may qualify for a tax rebate (please note that this does NOT include PPE). Check if you are eligible on the government website here: www.gov.uk/ guidance/job-expenses-for-uniforms-workclothing-and-tools

You can make your claim for free on the government website here: www.gov.uk/guidance/claim-income-tax-relief-for-your-employment-expenses-p87

### Tax refund: Working from home

If you work from home for all or part of the week, you may be able to claim tax relief (this includes if you are forced to work from home due to COVID19). Check if you can claim, and make your claim on the government website here: www.gov.uk/tax-relief-for-employees/working-at-home

#### Rewards cards

There are numerous reward cards on the high street, including the Tesco Clubcard, Sainsburys Nectar Card and the Boots Advantage Card.

'MoneySavingExpert' has information on their website about how to get the best of your Tesco Clubcard, available here: https://www.moneysavingexpert.com/reclaim/reclaim-tesco-vouchers/

Find out more about loyalty cards by checking out this blog entry by 'Cashback Collette', including 60 of the best loyalty cards in the UK, featuring Ikea, B&Q, Nandos, and Costa: www.cashbackcollette co.uk/best-loyalty-card-schemes-in-the-uk/

# For further hints and tips

'MoneySavingExpert' has a wide range of resources, giving excellent advice on how to locate discounts and how to look after your money most effectively. The website is available here: www.moneysavingexpert.com

If you have a
'Blue Light Card' you are
able to benefit from various
discounts for switching
energy provider

# NHS discounts

There are a range of discounts available to NHS staff, whether it's at restaurants, cinemas, clothes shops or toy shops, you can often find there are offers available at both local shops and national chains.

NHS staff can sign up with the below providers to access the discounts: NHS Discounts & Healthcare Staff Benefits:

https://healthservicediscounts.com/

Blue Light Card: https://www.bluelightcard.co.uk/

NHS Discount Offers: https://www. nhsdiscountoffers.co.uk/

Health Staff Discounts: https://www. healthstaffdiscounts co.uk/

# Your wellbeing

We understand that financial wellbeing and mental wellbeing are intrinsically linked, and that the rising cost of living might therefore impact on your mental wellbeing.

If you are struggling with your wellbeing for any reason, please know that the resources we have included below are available to you. For more information you can also contact the Wellbeing Team at mtw-tr staffwelfare@nhs net

### **Have a Wellbeing Conversation**

If you're struggling to make ends meet, please do not suffer in silence. There are many people in the Trust who will listen to your concerns. Ask your line manager or a colleague for a confidential 'Wellbeing Conversation', an informal chat about how you're feeling. You can find out more about Wellbeing Conversations on the staff intranet

### Speak to a member of the wellbeing team

If you'd like to talk to a wellbeing partner about your money worries, you can contact the service by emailing mtw-tr.staffwelfare@nhs.net

### Mental health support from the psychological staff support team

Confidential assessments to clarify risk and advise on the best pathways of support to manage staff members distress safely. Referrals can be initiated directly from a staff member via the telephone number (01892 6)33608 or email mtw-tr. psychologicalOH@nhs.net

### **Health assured – Employee Assistance Programme (EAP)**

A free 24/7 counselling helpline for staff and their dependants, call 0800 028 0199

App – My healthy advantage (Employer code MHA069035)

### **Occupational Health**

An impartial and confidential service for managers and employees. To make a referral, please email mtw-tr.occupationalhealth@nhs.net Tel: Tunbridge Wells 01892 633232 | Maidstone 01622 224324

### **Chaplaincy services**

MTW Hospital Chaplains:

Stephen Baker and Sue Fauchon-Jones, email: mtw-tr.chaplaincyteam@nhs.net

Ex: **35438** 

Tunbridge Wells Telephone: 01892 635438

Maidstone Telephone: 01622 224569 Ex: 24569

### Kent and Medway Staff-Wellbeing Support

Onsite Clinical Psychologists – Self-refer here: https://www.kentandmedwayccg.nhs.uk/ staff-wellbeing-support

# Further support

If you are struggling with your wellbeing for any reason, please make use of the resources below. You can also contact the MTW Wellbeing team at mtw-tr.staffwelfare@nhs.net

### Release the pressure

Text **KENT** or **MEDWAY** to **85258** or phone **0800 107 0160** for free confidential support from trained counsellors. Visit: https://www.kent.gov.uk/social-care-and-health/health/release-the-pressure to find out more.

### **SHAPE Recovery Program**

Wellbeing support for healthcare staff who have worked with people with COVID. Visit: www.shaperecovery.com

### Staff support line

Text **FRONTLINE** to **85258** for support 24/7 via text.

### **Bereavement support line**

A confidential bereavement support line, operated by Hospice UK and free to access from 8:00am-8:00pm, seven days a week. Call: **0300 303 4434** 

# **NHS South East Leadership Academy**

NHS South East Leadership Academy has published tips, resources and signposting to help you find the right support for you and your teams. You can access these resources here: https://se.leadershipacademy.nhs.uk/looking-after-people/



### Mobile App – Headspace

'Headspace' is a science-backed app in mindfulness and meditation, providing unique tools and resources to help reduce stress, build resilience, and aid better sleep, sign up using NHS email address for free access. Download from the App Store or on Google Play.

# NHS Psychological Therapies Service (IAPT)

Self-referral to counselling and other services is available via: https://www.nhs.uk/service-search/mental-health/find-a-psychological-therapies-service/

#### Libraries

Maidstone and Tunbridge Wells NHS Trust hosts two library services for use by NHS employees, trainees, medical students and undergraduate healthcare students who are working in the local health economy. The libraries are staffed 8:30am-4:30pm Monday to Friday, out of hours access is available – please email mtw-tr.library@nhs.net for more details. The library stock includes a collection of 'uplifting' titles as well as fiction books which you can borrow free of charge. Both sites have a number of computers and printing facilities available.

### **Physiotherapy**

MTW offer fast-track physiotherapy for staff members to assist you with any musculoskeletal issues you are facing. Occupational Health can refer you directly to physiotherapy services. You do not necessarily require an appointment with Occupational Health prior to referral. In order to be referred, the injury must have been ongoing for over a month or is having significant impact on your ability to carry out your role. A copy of the physiotherapy request form can be found on the staff intranet

# Wellbeing support specifically for doctors

### **BMA**

The BMA Offers a free 24/7 counselling service to all doctors, their partners and dependents. Telephone: 0330 123 1245 or visit: https://www.bma.org.uk/advice-and-support/your-wellbeing

### **NaHS Practitioner Health**

A free, confidential NHS mental health treatment service with expertise in treating healthcare professionals.

Telephone: 0300 0303 300

Email: prac.health@nhs.net or visit https://www.practitionerhealth.nhs.uk

# Support services dedicated to doctors in training

Access information here:

https://www.hee.nhs.uk/our-work/doctors-training





### **Maidstone Hospital**

Hermitage Lane Maidstone Kent, ME16 9QQ

01622 729000

## **Tunbridge Wells Hospital**

Tonbridge Road Tunbridge Wells Kent, TN2 4QJ

01892 823535