



Train, Live, Work Wales

An introductory guide to living in Wales

Health Education and Innovation Wales

Foreward

Croeso I Gymru! *Welcome to Wales!*

Inspired by my own parents' struggles when they moved here, I wanted to create something that would genuinely help those arriving from elsewhere. It is hard enough to start a new job, let alone speak another language, find accommodation and all the other hurdles that may be faced outside of work.

This e-book will be a 'living' book so I can keep it up to date. My thanks goes to Leona Walsh at HEIW for the support in creating this.

If there is anything you feel needs correcting, improving or adding please don't hesitate to contact me:

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Introduction

This e-book has been written as part of the Welcome Pack for overseas doctors joining us in Wales for the first time. Written as part of Health Education and Innovation in Wales (HEIW), it aims to signpost you to important elements of starting your life here.

It is intended to help with the non-professional aspects of life and this will be it's main focus rather than clinical duties etc.

I have hyperlinked (in **bold and underlined**) as much as possible to give you an easy way of accessing some great resources. The red boxes are tips that may be useful.

Enjoy!



Brecon Beacons, Wales

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Background to the United Kingdom

Capital: London

Population: 64,000,000

National language: English

Currency: GBP British Pound (£)

It is comprised of 4 countries: England, Northern Ireland, Scotland and Wales, plus 14 overseas territories.

Politics

This is how the UK government **works**.

This is how elections in the UK look **work**.

Each country (except England) has its own government, however, the UK government is run from Westminster, London.

A general election is an opportunity for people in every part of the UK to choose their MP. This person will represent a local area (constituency)

in the House of Commons for up to five years.

If a political party is able to gain more than half of all seats, it will be able to form a government as a standalone party. See [here](#) for details.

The current Prime Minister is Boris Johnson who represents the Conservative Party.

I found this good [online presentation](#) that summarises the political system and how it relates to the Monarchy.

The Royal Family

The UK has a monarchy. The monarch is Queen Elizabeth II who is also the Head of State. This is not an elected position but it is always filled by the monarch.

Religion

Christianity is the dominant religion in the UK. However, many other religions are represented such as Hinduism, Islam, Buddhism, Judaism and Sikhism.

Bank Holidays

The UK has national holidays which can be found in this [link](#). There are small differences between each country but mostly are the same.



Roath Lake, Cardiff

Wales

Capital: Cardiff

Population: 3,000,000

National languages: English, Welsh

Currency: GBP British Pound (£)

Wales is situated to the west of the UK. The capital city is Cardiff, located in the south-east coast of Wales.

The second biggest city in Swansea located in the south-west of Wales.

Politics

Wales has a **separate Government** which still works with the UK government. It is responsible for many aspects of life in Wales including Health and Education. This [link](#) expands on it a little more.

The Senedd is the name of the Welsh Parliament.

Religion

The main religion in Wales is Christianity but like the UK all main religions are represented.

Language

English is the main language of Wales. However, a significant proportion speak Welsh as their first language. There are schools that teach children predominantly in Welsh.

National day

St David's day is the national day of Wales and is celebrated on 1 March each year.

Sport

Football and rugby are the main sports in Wales. International games and events are often held at the **Principality Stadium** in Cardiff.



Cardiff City, located south-east of Wales

Sport

In the capital city of Cardiff, the Sophia Gardens Cricket Ground hosts international matches which are played in the City Centre itself. It is the grounds of Glamorgan Cricket. This link will take you to their [website](#) and upcoming events. England cricket fixtures can be found [here](#).

National attractions

Wales is known for its beautiful scenery such as its beaches and mountains. The [National Trust website](#) and [Visit Wales](#) website highlights some fantastic places to visit.

Walking/hiking

There are some wonderful walks and hikes in Wales. Depending on your fitness and confidence, it is a fantastic opportunity to see the beautiful land of Wales. [The Walking Englishman](#) has a good summary, as does the Visit Wales and National Trust websites mentioned previously.

Supermarkets

There are several supermarkets available in the UK. Most towns have at least one large supermarket. Here, you will be able to buy food, over-the-counter medicines and in larger shops clothing and electrical items. Some butcher counters in Cardiff are halal which you should be able to

check online. Common supermarkets include Tesco, Asda, Morrisons, Sainsbury's, ALDI and LIDL.

Many people receive their food shopping as a weekly delivery to save time in their week. This can be done at a small additional cost. Most supermarket websites will show if this is available in your area.

Larger towns may have specialist food shops catering for e.g. Asian and Eastern European cuisines. You should be able to search for this online.

NHS discounts

Working in the NHS allows you to receive exclusive discounts for many items such as clothing and electrical items. It is also worth 'googling' discount for anything you buy as there may be a discount code on the internet you can use.

Below are some of commonly used websites:

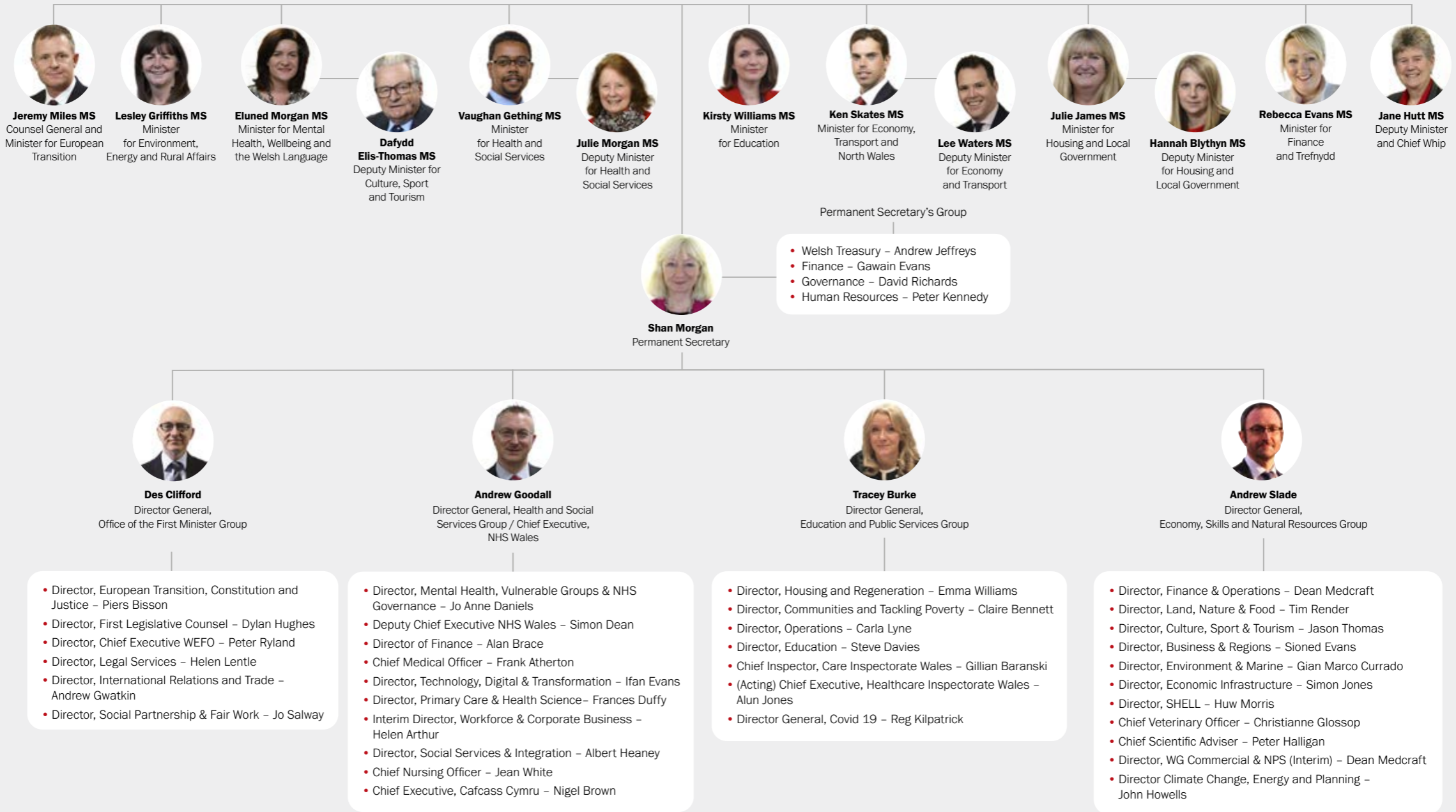
- [**Blue light card**](#)
- [**Health Service Discounts**](#)
- [**NHS Staff Benefits**](#)

Welsh Government

October 2020



Rt. Hon Mark Drakeford MS
First Minister of Wales



gov.wales

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Overview of the Welsh Government

Living in the UK and Wales

Culture

The British people are, in general, conservative in their behaviour. As a nation, we respect good manners, e.g. Please/Thank you. Tips on communication can be found [here](#).

People can be quite reserved and do not always show their emotions. It is only after people are comfortable that we see people relax.

The Welsh are a proud nation. We may be a small country, but are passionate, warm and welcoming as a nation.

Post Office

There is usually one in each town. Their [website](#) is a good resource and there you will be able to find your local branch. Their services are more than sending mail, they often have services for foreign currency, help with passport applications, insurance, banking and internet services.

Library

Another great resource for books, use of computers and internet. There is usually one in each town and can be a source for community activities such as reading groups. This link will take you to the [Welsh Libraries website](#). It is free to register and will give you access to book and magazine

loans. It is worth ringing the library directly as each one differs in the registration process.

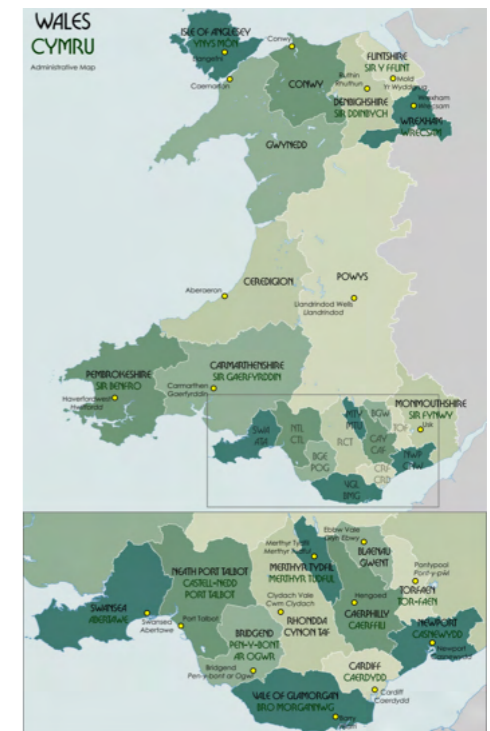
Council

There are **22 Councils in Wales**. These are local authorities that look after their areas for things like rubbish collection, education and social services.

Each council has its own website that will help you familiarise yourself with your local area include school catchment areas and local facilities such as sports facilities (see below).

If you own or rent a property, you are required to pay a **council tax**, for which the cost is dependent on where you live. This goes towards local services mentioned above.

The Welsh Government [website](#) is a fantastic resource in several topics such as childcare, housing and employment. It is a good start point and fountain of knowledge for people in Wales.



*The 22 principal areas of Wales.
The elected council are responsible for local services.*

Living in the UK and Wales

Hygiene

It is important to maintain good hygiene, e.g. shower regularly and consider using deodorant - the UK can be quite cold and often indoor ventilation is limited making any odours more pronounced.

Leisure centres

These are centres that will have many sporting activities to join in. These include swimming pools, gyms and badminton courts. Many will have lessons and classes such as for swimming which you can partake in. Each local area may have several leisure centres. There are options to 'join' the leisure centre and pay monthly/annually or pay each time you visit to access facilities.

Pets and animals

The UK is a nation of animal lovers. It is important to treat animals with respect. There are few stray animals, for which there are local charities who help them.

Seasonal Affective Disorder (SAD)

Many individuals both native and those from other countries often find that they can feel lower in mood and energy in the winter months. This may be magnified if you are used to warmer climates. Further information can be found [here](#).

Important laws

- Illegal to litter, fly tip
- Illegal to smoke indoors
- Drinking and driving is not allowed. Please see government website for rules.

TIPS

- People will greet each other when entering a room, walking past someone they know
- Under normal circumstances, people will greet each other with a handshake
- It is polite to say 'please' if you are asking for something and 'thank you' if you are receiving something
- We are famous for queueing, so it is important to wait your turn.
- It is polite to take off your coat/jacket/hat when inside or sitting at a table in a restaurant. It is also polite to do so in work.
- The **Citizens Advice Service** is a fantastic free service and resource that advises on a huge range of problems such as work, debt, housing and immigration. It is a network of charities and volunteers that work to help people with difficult or complicated problems.

Employment

This is a brief overview of key information regarding your working life. It is not a long list but aims to highlight important information that may be overlooked.

National insurance (NI) number

This is a number that will allow you to work, claim benefits or apply for a student loan in the UK. The HR department (see below) should help you with this already. The link to the government website and form can be found [here](#).

National insurance is a tax which we are obliged to pay and is a fundamental component of the **welfare state** in the UK. It acts as a form of **social security**, since payment of NI contributions establishes entitlement to certain state benefits for workers and their families.

General Medical Council (GMC)

This is an independent regulator of doctors in the UK. You **must** register with them before you are able to work in the UK. The website is really comprehensive and provides a wealth of information regarding several topics - click [here](#) for more.

Insurance indemnity and medico-legal support

There may be a situation a patient may come to harm as a result of a doctor's negligence*.

Whilst NHS organisations are financially responsible for the clinical negligence* of their employees, a doctor must ensure they are covered for the full scope of their practice.

The **GMC website** and **BMA website** explain it fully. Most people will pay a fee to be covered by a medical defence organisation who will also provide you with access to personal regulatory and medico-legal support and advice if you ever need it.

This [link](#) will take you to some widely-used providers.

In the unfortunate and rare event that something like this happens, it is so important to discuss it with your supervisor. Do not suffer in silence, there are many people who are there to guide and support you through the situation.

* *Negligence = Failure to take proper care over something.*



Weekly Parkrun in Bute Park, Cardiff

Human Resources (HR) Department

The role of the HR department is to support and manage the administrative side of an employee's job. This includes:

- The recruitment of staff
- Training
- Payroll: Ensuring employees are paid correctly
- Keeping employee records up to date

They are a key group of people that you will likely liaise with for many situations.

Hierarchy

One thing you may notice is the hierarchy between nurses and doctors, or senior and junior doctors, is different to some countries and cultures. The hierarchy is often more relaxed and consultants may be referred to by their first name.

It is still important to treat all colleagues with respect and courtesy.

Visas

It is important to ensure you have the right visa to allow you to work in the UK. If you have to renew, it is important to leave enough time for any delays.

Exams and career progression

This is beyond the scope of this e-book. Your supervisor or mentor will be able to advise you. The BMA (see below) have some useful **articles**.

British Medical Association (BMA)

The BMA is a trade union and professional body for doctors. They may be able to help with things like:

- Rota problems
- Financial advice and pay discrepancies
- National contract negotiations

It is optional to join, but as a member you have access to their journal, The British Medical Journal in addition to many other **benefits**.

Their **website** is great for information on many topics, even if you are not a member.

Each specialty will have its own Royal College or organisation you must join if you decide to pursue a speciality.

Differential attainment

Over the last few years, there has been more support for people from Black, Asian and Minority Ethnic, or BAME, backgrounds. It has been recognised that there are unconscious biases and differences in how people of BAME backgrounds are treated in the work place and how this can them achieving their potential. This is **differential attainment**.

There are now several networks, such as the **BMA** and BMA Wales BAME forum, local networks that are trying to address this. To find out more, there should be equality and diversity leads in each Trust. The links above will give you more information.

Support Services

For trainees

The Professional Support Unit (PSU) is responsible for addressing support needs for all doctors and dentists in training in Wales and any issues that may arise and potentially impede or prevent progression in training. The PSU has developed systems to respond as soon as possible to any concerns raised. PSU promote pro-active engagement and provide one to one guidance and advice on maximising attainment and accessing support. PSU also provides training to the trainers and faculty who manage trainees progression, on best practise in trainee support. To contact the **PSU**.

E-mail: HEIW.ProfessionalSupport@wales.nhs.uk

Non-trainees

If you are not in training, there are resources that may be useful to you to give you support and guidance on career progression and development. I have linked the Wales Deanery **SAS doctors page**. There should be a SAS tutors in each health board to seek advice or introduce yourself to. This is another informative **pdf** I found.

As part of each specialty, there should be a Royal College Wales representative for SAS. They are there to support and guide people out-of-training to progress in their careers. It is not well advertised so persevere and ask around.

The Wales Asylum Seeking and Refugee Doctors (WARD) Group

The WARD Group helps medical professionals with an asylum seeking or refugee background to meet the professional qualifications needed to support the NHS. The aim is to ensure that doctors seeking sanctuary in Wales have an opportunity to gain GMC registration, enabling integration and inclusion in the society, whilst providing extra workforce for NHS Wales.

WARD is managed by HEIW in partnership with Displaced People in Action (DPIA). The project has been funded by the Welsh Assembly Government since its establishment in 2002.

IELTs tutoring, learning and pastoral support is provided at DPIA. The PSU at HEIW liaise with DPIA, managing the project and providing professional support to work ready WARD members to enable phased in return to NHS work and continual success through the six months Supernumerary placement.

Contact: HEIW.ProfessionalSupport@wales.nhs.uk

NHS expenses

As an employee of the NHS there are things you are able to claim expenses for. This includes relocation costs if you are moving from one place to another to start a job; travel expenses and course fees. This [link](#) takes you to the NHS Wales Shared Partnership Scheme that manages expenses. It is important to speak to your line manager, HR regarding your entitlements.

As an NHS employee you are entitled to contributing to a pension scheme. It is voluntary and also complicated. This [link](#) to the website should explain it better than I can! [which.com](#) also explain it simply too.

Leave entitlement

If you work in the NHS, you are entitled to a certain amount of leave. This will vary on how long you have worked and also your contract. It is important to review this before signing your contract. Below are some examples of different types of leave. I have [linked](#) a pdf document that explains a few in more detail.

- ▶ **Annual leave:** Amount will vary depending how long you have worked. There is often a defined period of notice you must give to ensure you are able to book the leave
- ▶ **Study leave:** This should cover revision time, courses, conferences. It will vary with contract or training post to ensure you check this.
- ▶ **Carer/compassionate/bereavement/emergency leave**
- ▶ **Unpaid leave**
- ▶ **Maternity/paternity leave:** The [link](#) will go through in more detail.

Pensions

As an NHS employee you are entitled to contributing to a pension scheme. It is voluntary and also complicated. This [link](#) to the website should explain it better than I can! [which.com](#) also explain it simply too. It is one of the best pension schemes around so think twice if you are thinking of opting out. [Legal and Medical](#) explain it numerically but it is worth contact a professional even for free advice as it is complex to understand the benefits.



Ogmore beach, Vale of Glamorgan

Housing and accommodation

One of the first things to do is find somewhere to live. This may be in the hospital accommodation either temporarily or permanently. You may then want to find a property to buy or rent for you and your family. **Checkmystreet** is a website that summarises things such as safety, for lots of areas in the UK.

Hospital accommodation

This can be organised through the accommodation officer in your hospital. Your department will be able to help you with this.

Temporary accommodation

If you do not want to live in hospital accommodation or it is not available at the time, you may want to stay somewhere for a few weeks/months to settle into the area. Most properties that are advertised for renting are at least 6 month contracts so may not be suitable.

- Hotels and Bed and Breakfasts are another option but may be quite expensive after a few weeks. **booking.com** is an example of a reputable website for this.
- **rightmove.com** or **zoopla.com** also advertise short term lets as well as longer term lets.

- **www.spareroom.co.uk** is a website used for people who want to rent a room. These are often longer term contracts but some may be shorter.
- **www.airbnb.co.uk** is a website that also has short term and long term properties and private rooms to rent. It is important to look at the host's reviews to ensure you find a reliable and safe place to stay.

SHORT TERM ACCOMMODATION TIPS

- Look at how many reviews and the comments of the accommodation you are interested in. It will give you a feel of what it is like.
- Look at the cancellation policies for each place - they differ and may be quite strict. You may want something more flexible if you are looking to move with short notice.
- As before, speak to people such as HR for recommendations of areas. There are also adverts on the hospital websites for accommodation from staff.

Renting

You may want to rent a room as part of a house with other tenants. Or you may want to rent the whole property. The Government website provides a **basic guide** to renting.

Tenancy agreement: All landlords have a legal duty to provide you with your rights and responsibilities whilst you live in their property. It will give you security provided the rules are followed. They vary in length, but are normally at least 6 months.

- ▶ This will include amount of rent payable, notice required before you are able to leave, who is responsible for any repairs to the house

There are several ways of finding a property to rent. There are many companies that are able to help you with this. Below is a list of commonly used ways:

- ▶ **rightmove.com** or **zoopla.com** are two of the main websites used to advertise properties to rent or buy in the UK.
- ▶ Letting agency: Each town/city will have several lettings agencies with properties to rent.
- ▶ **www.spareroom.co.uk** is a website used for people who want to rent a room

- ▶ **www.airbnb.co.uk** is a website that also has short term and long term properties and private rooms to rent
- ▶ Contacting your local council who will be able to sign post you to a list of letting agencies

RENTING TIPS

- ▶ Check if furniture is provided
- ▶ Cheaper, second-hand furniture can be bought on several platforms like **gumtree**, Facebook marketplace, **British Heart Foundation** charity shops and through your hospital's intranet - there is usually a place where people sell things like furniture.
- ▶ Think about meeting your roommates before moving into a property
- ▶ Some private landlords may require a reference, deposit and one months rent paid in advance.
- ▶ Keep all documents, including receipts
- ▶ All deposits are put into a **Tenancy Deposit Protection** Scheme which you will get back at the end of your tenancy, provided the amount has been agreed with the landlord.

Buying a property

This can be daunting, with many forms and processes. It is important to ensure you are ready to buy a property, such as financial stability which you will have to prove to the banks. [which.co.uk](http://www.which.co.uk) have a good step-by-step guide of the process. [which.co.uk](http://www.which.co.uk) also have a wealth of information that is described in brief below.

As with renting, local estate agents, [rightmove.com](http://www.rightmove.com) or [zoopla.com](http://www.zoopla.com) are the main ways used to advertise properties for sale in the UK.

It is important to ensure you move to the right area for you /and your family. There are many factors to think about such as schools, transport links and safety. [Checkmystreet](http://www.checkmystreet.com) is a website that aims to summarise such information for different areas. Local council websites are also good resources to find out about the locality, such as school catchment areas.

There are key phrases that are important to understand:

- ▶ **Freehold:** *Someone who owns the freehold of a property owns the property and the land it stands on, for an unlimited period*
- ▶ **Leasehold:** *Unlike a freeholder, as a leaseholder you own the property BUT NOT the land on which it is built – that is owned by the freeholder.*

- ▶ **Mortgage in Principle:** *is an initial agreement that the lender is prepared to grant you a mortgage, and a qualified declaration of how much they will let you borrow.*
- ▶ **Conveyancing:** *This is the legal transfer of property from one owner to another.*
- ▶ **Searches:** *Carried out by your solicitor, They use these to find out any information about the property. As well as any local development plans that may affect the home you plan to purchase.*
- ▶ **Exchange:** *Exchange of contracts is the point at which the buyer pays a deposit and the sale/purchase contract becomes legally binding.*
- ▶ **Completion:** *This is when the balance of the payment for the property is passed over to the seller's solicitor and ownership transfers to the buyer.*

TIPS

- ▶ View as many houses as you need. Arrange repeat viewings and bring someone you trust to give an honest opinion. You have no obligation to the seller or the estate agent.
- ▶ Ask colleagues and friends about the area; they are likely more knowledgeable than a website
- ▶ Use comparison websites when researching any type of insurance (e.g. Car, home) to ensure you get the best deals. [comparethemarket.com](http://www.comparethemarket.com) and [confused.com](http://www.confused.com) are just 2 examples.

Mortgage

Most people will need a mortgage to buy a house. This is essentially a loan from a bank which you will pay interest on. Different banks have different rates of interest so it is important to shop around.

Moneysavingexpert and **Money Advice Service** have made a great informative pages regarding first time buyers and mortgages. You can also speak to your local banks for advice.

A mortgage advisor may be helpful in finding you the best mortgage deals and other financial advice. I have used **Medics Money**, a website created by doctors, who were accountants, for doctors. The mortgage advisor was free for me as the banks pay the fee.

There are certain things that are important when applying for a mortgage which I have highlighted below. The links above will provide more in-depth information.

- ▶ **Proof of funds:** Ensure you have a sufficient deposit in order to get a mortgage. This is usually 3 months payslips to evidence your income. Currently, this is a minimum of 15% of the total house value.
- ▶ **Proof of employment:** in order to obtain a mortgage your bank will need to see proof of long term employment, such as a work contract.

- ▶ **Solicitor:** you will require a solicitor to complete the legal aspects of buying a house (see **Conveyancing**). There are many to choose from, sometimes speaking to others to provide a recommendation is helpful. (**Spicketts Battrick**)

Additional Costs

Once you have purchased a house, it is important to remember the other additional costs such as:

- ▶ **Stamp Duty Land Tax (SDLT) or Land Transaction Tax (LTT) in Wales:** This is a tax you must pay when you buy property or land over a certain threshold. It increases with the cost of the property.
- ▶ **Home and contents insurance:** Home contents insurance covers you against loss, theft or damage to your personal and home possessions
- ▶ **Life cover:** Is a term used to describe life insurance or death cover which can provide a cash lump sum in the event of your death, or if you become diagnosed with a critical illness
- ▶ **Council tax:** This is a monthly/annual tax you pay the council to fund things like bin collection, road repairs and street lamp maintenance. This is dependent on the size and location of your house.
- ▶ Don't forget to sign up to the electoral register for your area to ensure you can vote for elections.

Gas, electric, water bills: These are often collected quarterly. There are many different companies so consider comparing them every year to get the best deal. [which.co.uk](http://www.which.co.uk) have a good page on this.

TV licence: If you watch any live TV, you are required to pay a **TV licensing** fee by law. If you do not pay and are caught, you will be fined.

Social housing

This is housing provided by *social landlords*. The 2 main types of landlords are the Local Authority (or Council) and Registered Social Landlords (RSL). If you are unable to afford the charges for private accommodation, you **may** be eligible and considered for social housing. There are often limited houses available, with long waiting lists.

- ▶ **Local Authority Housing:** Allocation schemes are used to process applications for this type of housing. Contact your local Housing Department for information on applications.
- ▶ **RSL:** Try to provide housing to those with the greatest need. It is often done on a points based system. Contact your local RSLs in your area for further information.
- ▶



Heath Park, Cardiff

Finances

Bank accounts

It is important to have a bank account for several reasons, such as:

- To receive your salary
- To obtain a mortgage
- To have a place to save funds

There are different types of bank accounts which can be confusing.

Moneysavingexpert and **which** are excellent resources regarding financial questions and advice.

In addition, there are also sites which compare different accounts depending on their advantages and disadvantages.

Types of bank accounts:

Broadly, there are different accounts summarised below:

- **Current account:** These are used for everyday management of money. They will usually come with a debit card and cheque book.

They will rarely provide any interest on money held within them. You can sometimes get an overdraft on these accounts (an agreed amount of credit the bank will allow you to access, with interest).

- **Savings account:** These are for saving money and will usually generate interest on the money held within. There are many types, speak with your local bank for different accounts that will suit your needs.
- One type of savings account is an Individual Savings Account, or **ISA**. You do not have to pay tax on this (up to a certain limit).
- Credit card account: This allows you to spend money on credit. **Money Advice Service** explain it clearly. It may not be right for you but it is a good option for things like expensive purchases.
-



Oxwich Bay, South Wales

Opening a bank account

To open a bank account, you need some documents:

- Proof of identity (passport, drivers licence).
- Proof of residence, where you live. This can be an energy bill or council tax bill.

Financial Ombudsman

This is a free service that aims to settle complaints between consumers and businesses that provide financial services e.g. Insurance claims, debt collection.

Tax

This is a compulsory financial charge imposed by the government. There are several different types of which I have highlighted some of the main ones to be aware of.

The tax year runs from 6th April - 5th April the following year.

There are two types of tax you must pay if you are employed. I have linked you to the **Money Advice Service** and **Citizens Advice** which explain a little more. The links below will lead you to the **gov.uk** websites for further information:

- **National Insurance** - This is a tax you pay if you earn over a certain amount. It pays for benefits such as a State Pension and Maternity Allowance.
- **Income Tax** - This is the tax you pay on your income. The amount is dependent on the amount you earn. Most people in the UK will be entitled to a **Personal Allowance**, which is amount of income you can have before you pay tax.

Each year, you will receive a summary of the tax you have paid and whether this is correct amount. This is calculated using a **tax code** by the body called HM Revenue & Customs (**HMRC**).

It is important to keep and file these documents as a record if there are any discrepancies or problems in the future.

Council tax - This is a tax you pay if you own or rent a home. Full Council Tax bill is based upon at least 2 adults living together. If you live alone and/or with children, you will likely receive a 50% discount.

Road tax - This is a tax paid if you own a car.

Pay As You Earn (PAYE) forms

There are 2 common forms that are important when you are working.

- **P60**: This form shows that tax you have paid on your salary in the tax year. It is a way of proving your income if you apply for a loan or mortgage. It also is evidence to claim back any overpaid tax.
- **P45**: This form is one you receive from your employer when you stop working for them or move Trusts. It is law for your employer to provide you a P45.

Financial advisor/Medics Money

As you progress through your career, you may consider speaking to a financial advisor or accountant for advice to optimise your savings and pensions.

Medics Money is a website that gives free advice and links you to local financial advisors and mortgage advisors/brokers. Other similar websites may be available.

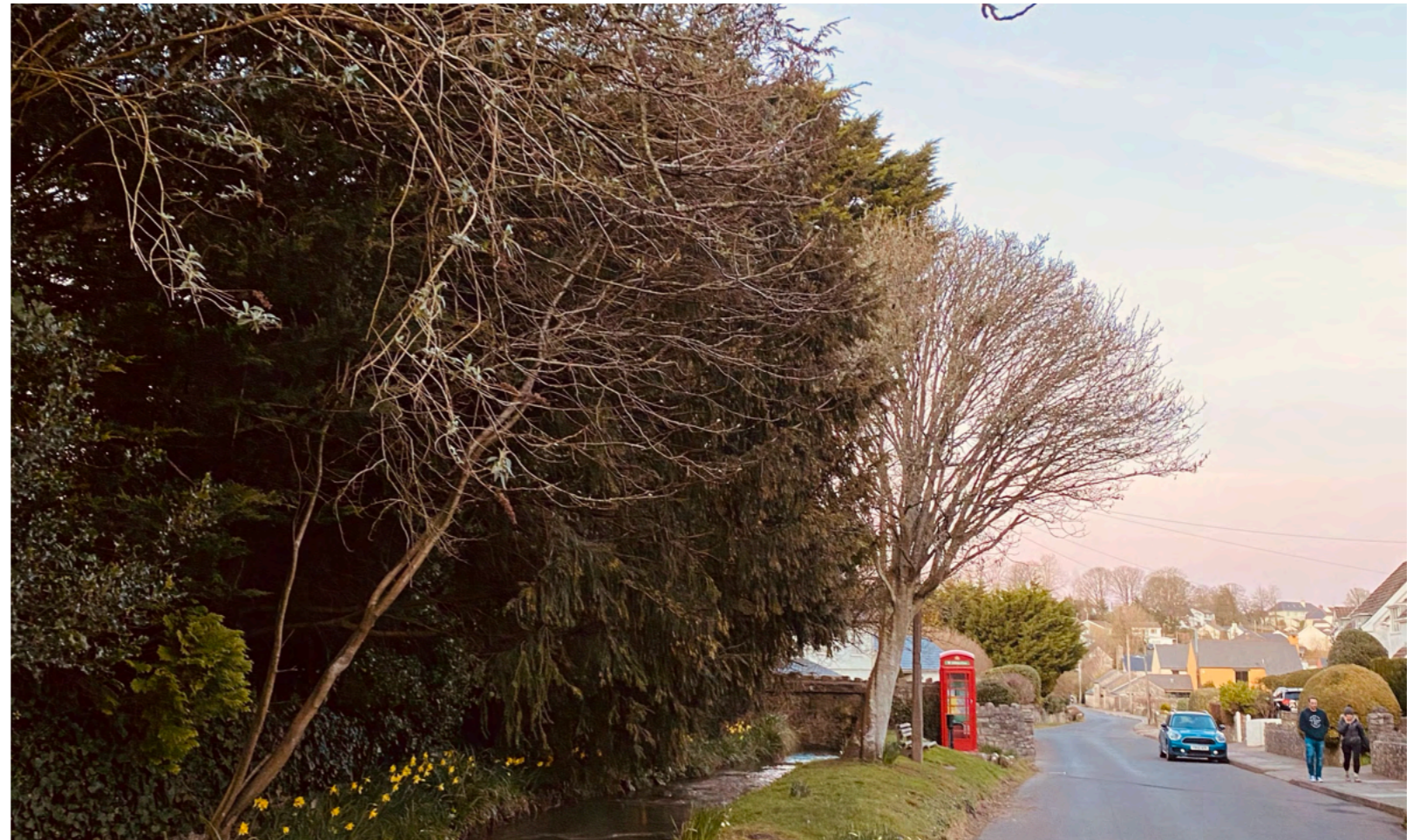
Different ways to save

There are several ways to save money. I have linked you to the **Money Saving Expert** website as it will explain things in more detail.

Individual Savings Account (ISA)

This is an account that you do not need to pay tax on if you get any returns from such as in a stocks and shares ISA.

I won't be able to explain it as well as others so here is a link to the **Money website** to explain it in more detail. You can also contact your local bank who will be able to go through things in a personal manner.



Llanbethian village, near Cowbridge

Finance tips

- ▶ You may be able to open a bank account before you arrive. This is the case for digital current accounts such as Monzo or Starling. All you need is proof of ID and an address to send to. I have one and it works the same way as a traditional current account. This **page** explains them in more detail.
- ▶ Most things can be paid for contactless so there is no need for large sums of cash on your person.
- ▶ Once again, speak to other IMGs and colleagues for what they did and what they would recommend.

Driving in the UK and transport

Driving Licence

Before legally driving in the UK, you must obtain a driving licence. The government website has a **tool** to check whether you can drive on your current non-UK licence.

You may need to do a driving test to obtain a UK licence. The government website again has a lot of information, with a **step-by-step guide** of how to do this.

The driving test is composed of 2 parts - the theory test and practical test. You may want to consider driving lessons to learn the differences of driving in the UK, even if you know how to drive.

Common rules of the road

- ▶ Drive on the **left** hand side of the road.
- ▶ Observe all posted speed limits and road signs.
- ▶ Don't drive if you are over the legal blood alcohol limit.

- ▶ You must stop at all STOP signs and red traffic lights.
- ▶ Everyone in the vehicle must wear a seat belt.
- ▶ Obey all directions given by police officers.
- ▶ Give way to **all** emergency vehicles which have their sirens and/or lights flashing.

Speed limits and road types

An “M” is a motorway, which is the largest road in the UK, and also usually the fastest. Motorways have speed limits of **70 miles per hour (MPH)**.

“A” roads are generally the main roads in the UK and usually have a speed limit of **60 MPH** unless otherwise indicated. Some sections of “A” road will be dual carriageway, in which case the speed limits will be 70 miles per hour.

Residential areas and town centres will have a speed limit of **30MPH**. This



Common road signs in the UK

should be stated on signs next to the road.



Different speed cameras in the UK. They are usually bright yellow boxes.

Speed cameras

These are used to control the speed of traffic. It's aim is to reduce accidents on the road and reduce pollution.

These can vary in how they look but are often yellow boxes as shown in the picture. The [aa](#) do a good summary of speed cameras and the consequences of not keeping to the limit. This can include fines, points to your licence which can lead to you being banned from driving or a speed awareness course.

Buying or leasing a car

To buy a car there are several ways of doing this. You can buy privately through e.g. a friend or personal advert on the internet (like Facebook or Autotrader). This is sometimes cheaper but you do not have the same warranties as you would have if you bought from an approved garage.

[Moneysavingexpert](#), [Citizens Advice](#) and the [RAC](#) have done a good guides to buying second hand cars.

Legal obligations

There are obligations that are important to adhere to. The link to the [gov.uk](#) website goes into more detail.

Insurance

It is law to have your car insured. This must be at least for **third party cover**. There are several good comparison websites to get the best deal for you. The first 5 or so websites in this [google search](#) are all well-known.

MOT and road tax

Once again this is law to obtain an annual **MOT** certificate to ensure your car is roadworthy. Road tax must also be paid if you drive that vehicle on the road.

Other modes of transport

Train: The train network is extensive in the UK. I regularly use the [National Rail](#) and the [Trainline](#) website/apps (latter has small fee). Other sites are available.

Bus: There buses from most towns to larger towns, cities and airports. National express and Megabus are two well-known companies.

Cycle to work schemes

Your work may have Cycle to Work schemes to allow you to purchase a push bike. It will allow you to repay the bike cost pre-tax which comes out of your monthly salary. Speak to your department for further details.

TIPS

- Speak to colleagues and friends about driving schools or instructors who can provide lessons to help you pass your driving test.
- Public transport is variable around the UK so it is important to research the area and think about other forms of transport such as driving.
- Use comparison sites for the best deals on insurance.
- Book in advance (normally 3 months) to get cheap deals on public transport.

Health services

The **NHS 111 Wales** is a good website that shows you a huge range of local services that may be available to you. This ranges from GPs to pharmacies.

General Practitioner (GP)

When you move to the UK. It is important to register for a GP. It is not only important for your health but as one of the GMC guides to maintain Health and Probity. It is also worth speaking to colleagues for recommendations.

In Wales, prescriptions for medications are free.

Dentist

In the UK, there are the options of two dental service - NHS or private.

Every citizen has the right to NHS treatment. However, it may be difficult to register to a dental practice as an NHS patient as they may be at full capacity and may only accept private patients. NHS services are often at a reduced cost, however, as a result have long waiting lists. Often people have to register privately if they are unable to wait.

This **link** will take you to a page where you can search for local dentists. Under the 'services offered', you will be able to check if they are accepting NHS patients. The alternative is searching

further away at other dental practices that may be accepting NHS patients.

If your children are under 18 years, they are entitled to free NHS dental treatment. A full list of people entitled to free NHS dental treatment can be found **here**.

Family planning and Sexual Health

Family Planning refers to your right to control when you choose to have a child. It is a right to have voluntary control of this. The NHS website covers a **basic guide** to contraception and what is available.

The World Health Organisation (WHO) describes Sexual Health as 'a state of physical, emotional, mental and social well-being in relation to **sexuality**; it is not merely the absence of disease, dysfunction or infirmity.' It encompasses contraception, sexually transmitted infections (STIs), abortion services and much more.

Once again, services can be searched for through the NHS 111 Wales website.



Snowdonia National Park, North Wales

Education

Free Local Authority schools are called **state schools**. Education in state schools is free in the UK. By law children aged 5-16 must be educated by school or otherwise. The Local Authority is responsible for providing education in your area.

Another option is **private or independent school** which is paid for by the individual.

There are both Welsh-speaking and English speaking schools in which the majority of lessons will be taught in that language.

The academic year begins in September. It is broken up into 3 **terms**:

- Autumn: September - December
- Spring: January - March/April
- Summer: April - July

Within each term, there is a holiday break called **half-term** which is usually

one week long. Summer holidays are usually from end of July to the beginning of September.

The school system is divided into different stages, depending on the child's age:

- Nursery/pre-school
- Primary School
- Secondary School

A list of schools in Wales can be found **here**.

Exams

The key exams undertaken are GCSEs, AS and A-levels. The results will contribute to entry to university if your child is planning on attending.

State schools are inspected by the independent body, **lestyn**. Their reports can be found on their website and often the school's website.

Higher Education

Your child may be at the age that can consider higher education. This is normally when a child is over 18 years. More information can be found **here**.

In addition to university or college, there are other options such as apprenticeships and internships which may be of interest.

TIPS

- Visit the school to get a feel for the environment.
- Ask colleagues for advice and recommendations.
- Check the schools most recent **lestyn** report.
- Check if the school is oversubscribed which may mean your child(/ren) may not attend the closest school.

Emergency services

All emergency services are free in the UK.

If you need emergency help, dial **999**. You will then be asked which service you would like to speak to. Each service will be briefly described below.

Medical emergency

In a medical emergency, often an ambulance crew will attend which will consist of paramedic(s).

Depending on the emergency, they will decide whether you need secondary or tertiary care (hospital or hospital with specialist services).

Minor Injuries Unit (MIU)

These are non-emergency units that deal with injuries such as minor musculoskeletal injuries. They are often open during working hours and often run by nursing staff.

Out-of-hours GP

GPs open during working hours. If you need the services of a GP rather than the hospital, call **111**.

NHS 111

This is a 24/7 service for urgent medical problem for which you are unsure what to do. You can access it via the telephone or through this [link](#).

Through set protocols they will signpost you to the appropriate health service.

Fire

If you require the fire service, dial **999**.

Police

If you require urgent police attendance, e.g. Reporting a serious crime, call 999.

If you have a non-urgent query or problem, call **101**. You will be re-directed to the appropriate teams.

Learning English

It is daunting enough moving to a new area, let alone a new country. Speaking the language is invaluable in settling in. If you or your family want to enhance or learn English, there are services available both online and face-to-face.

Online: There are many courses available. Below are some examples of well known avenues which may be free or paid:

- ▶ The **British Council** hold courses online. They also have good videos and tips on culture and language.
- ▶ **Learn direct** offer online courses
- ▶ The **BBC** have a good **website** with some good short videos on tips, quizzes and an app too.

Face-to-face: There are many ways of learning with people. Below are some suggestions.

- ▶ English for Speakers of Other Languages (ESOL). There are several places to undertake ESOL courses which may be free or paid. This

includes, colleges and private language schools.

When you start a course you will have an initial assessment, to assess your English language level in speaking, listening, reading and writing. The ESOL levels are approximately:

- ▶ Pre-entry - No English language
 - ▶ Entry 1 - Beginners English
 - ▶ Entry 2 - Elementary English
 - ▶ Entry 3 - Pre-intermediate
 - ▶ Level 1 - Intermediate
 - ▶ Level 2 - Upper Intermediate.
- ▶ Local tuition which can be council run or private. It is worth speaking to colleagues who are also IMGs for recommendations.

There are other ways of improving your English including:

- ▶ **Watching TV programmes or listening to the radio**- those aimed at young children are a good



Forest walk, Cowbridge

starting point because simple language is often used, and words are repeated. Watching the news is also useful.

- ▶ **Reading books/newspapers** - as well as buying these you will be able to borrow books and read newspapers at your local library.
- ▶ **Volunteering** - this is another way to learn and improve your English and also contribute to your new community.

Tips on the English Language

British humour

- It is often different to other cultures. Understanding it may help you connect with the Brits!
- It often centres around not taking ourselves, or life, too seriously. It's often a way of coping in difficult situations which may occur e.g. in work.
- Become familiar with the terms 'sarcasm' and 'banter'.
- Below are some famous British comedy series/shows which can be streamed online:
 - The Office
 - Blackadder
 - The IT crowd
 - Gavin and Stacey
- Famous British stand up comedians:
 - Michael McIntyre
 - Peter Kay
 - Rhod Gilbert
- Comedy Game Shows:
 - Mock the week
 - Have I got news for you
 - Would I lie to you?

Colloquialisms

- British people have a tendency to 'play things down'. Let's take the words 'quite' and 'a bit'. Taken literally these words mean 'not very much'.
 - 'It's quite painful'
 - 'I have been finding things a bit difficult'.
 - 'I have been a bit more tired than usual'

- 'Things have been quite difficult since my husband died'

- Often we can't take these in their literal sense. British people aren't always good at saying exactly what they mean because they don't like to complain or 'make a fuss'.
- Here is a great example. A friend's mum has terrible arthritis and when she says her hip has been bothering her '**a bit**' and it's been '**quite**' difficult getting around, the reality is her pain is terrible and her mobility has been severely limited. How do I know this? Because I can see from her facial expression as she puts weight on it and can see the degree she is limping. It's called 'reading between the lines'.
- Non-verbal communication e.g. facial expressions and posture may help you interpret patients' experiences.

In work

There are terms that patients may use which aren't taught at medical school. It is important to ask the patient to describe what they mean as there is variation in meaning between regions. Below are some common examples:

- '**Funny turn**': Usually relates to feeling dizzy/unsteady. However, it is quite a vague phrase. Ensure you explore what they mean.
- '**Out of sorts**': Usually means feeling different to normal

Often, people will suggest something as a way of politely requesting you to do something. An example from a colleague; during a ward round, a consultant asked an IMG 'do you want to take of your coat?' To which the doctor politely declined thinking it was a question. In fact, the consultant was **asking** him to take off his coat whilst working.

Useful phrases:

'Pop'/'popping'/'popped'

It is used as a verb to mean going out with the intention to return. For example:

- *'The patient has just popped to the bathroom'*
- *'I'm just popping to the shops, do you need anything?'*
- *'I'm just going to pop to see Mrs Jones to see how she is doing.'*

'Shed some light'

To mean clarify or help someone understand something -
'Can you shed some light on what is going on with this patient?'

'Over the moon'

To mean extremely pleased - *'He was over the moon with the test results.'*

TIPS

Echoing:

This is a technique in which you repeat the phrase back to the person as a question to encourage them to explain what they mean. It is a good technique for any terms you are unfamiliar with

Informal feedback mechanisms:

It is sometimes difficult to know how well you are doing at something e.g. your job. There are ways of wording questions to try and encourage people to give you honest feedback:

- *'How do you think that went? I would love to improve my practice'*
- *'Is there anything I can do to improve things?'*
- *'Is there a better way I could word this?'*

If people are angry/frustrated they may use the following phrases:

'For goodness sake'

'What a stroke of bad luck'

'What a pain in neck/arse/butt'

'What a nuisance'

'Right Hassle'

'What a pain!'

'What a faff'

If the situation allows, it is always worth asking the person to repeat the sentence if you do not understand. It prevents any miscommunications later on.

Welsh

The Welsh language is very different to the English language. In some parts of Wales it is spoken as the first language, such as in West Wales and North Wales. As mentioned previously, there are Welsh schools which predominantly teach the lessons in Welsh. It is an option even if you as parents do not speak Welsh.

The Welsh Government have some **good resources** to learn Welsh.

Below are some useful Welsh phrases. This is a nice way of integrating and making your patient or colleague smile.



Cymraeg <i>Welsh</i>	Saesneg <i>English</i>
Helo, shwmae? <i>Hell-oo, shoo-mai?</i>	Hi, how are you?
Bore Da <i>Bor-eh Daa</i>	Good morning
Prynhawn da <i>Prin-hown daa</i>	Good afternoon
Noswaith dda <i>Nos-why-th thah</i>	Good evening
Hwyl <i>Hoyle</i>	Goodbye