



## Police Mutual Live Virtual Webinars

### Let's Talk Savings and Effective Cash Management

Christmas is a time when spending can get out of control. Police Mutual Let's Talk Savings and Effective Cash Management can help you get back on track so as not to give yourself a financial hangover next Christmas. A Financial detox is a great way to reduce or stop unwanted spending habits, ascertain what your needs and wants are, reduce your debts and bring about an improved financial situation, providing you with a financially improved 2021!

During this module, Police Mutual will share tips on how to optimise your income and reduce your expenditure, to include guidance on tax codes, national insurance & claiming allowances. Reviewing ways to cut the cost of Christmas with hints and tips on saving money. Budgeting for Christmas to avoid the January financial blues, budget planner tools, Planning for future needs, both the short term (benefits of creating an emergency fund) and the medium term (things that might impact on your finances in the future) along with information on ISA's and getting financially Fit.

Clicking on the book now link will take you through to a third party website, Eventbrite

<b>20 January</b>	<b>09.30</b>	<a href="#">BOOK NOW</a>
<b>22 January</b>	<b>11.00</b>	<a href="#">BOOK NOW</a>
<b>6 February</b>	<b>09.30</b>	<a href="#">BOOK NOW</a>
<b>16 February</b>	<b>14.00</b>	<a href="#">BOOK NOW</a>
<b>18 February</b>	<b>12.30</b>	<a href="#">BOOK NOW</a>
<b>27 February</b>	<b>11.00</b>	<a href="#">BOOK NOW</a>

### Understanding Borrowing and Credit

During this module, Police Mutual will help you to understand bills, borrowing and the financial assistance available due to Covid 19, prioritising debts and the support available, and managing your credit score.

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## **Mortgages for First Time Buyers**

During this module, Police Mutual discusses renting & buying, exploring the differences between leasehold and freehold, the housing market, mortgage/banking terminology, key steps to buying, costs & fees, mortgage types, different ways to get on the property ladder, places you can get help from and financial wellbeing tools.

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<b>17 February</b>	<b>11.00</b>	<a href="#">BOOK NOW</a>
<b>24 February</b>	<b>19.00</b>	<a href="#">BOOK NOW</a>

## **Re-mortgaging and Movers**

During this module, Police Mutual will be covering Mortgage needs – re-mortgaging or moving home, what is a re-mortgage, pros and cons, things to consider? What is a home mover, options available, next steps, financial preparation, and credit profile. Application preparation, places you can get help from and financial wellbeing tools.

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<b>26 January</b>	<b>09.30</b>	<a href="#">BOOK NOW</a>
<b>15 February</b>	<b>11.00</b>	<a href="#">BOOK NOW</a>
<b>17 February</b>	<b>12.30</b>	<a href="#">BOOK NOW</a>
<b>25 February</b>	<b>19.00</b>	<a href="#">BOOK NOW</a>

## **Protection, Wills and Estate Planning**

During this module, Police Mutual will help with a reminder of the benefits provided through Pension Schemes, Group Insurance and Staff Associations and the importance of keeping nominations up to date. An overview will also be provided on the Laws of Intestacy (dying without a will), Inheritance Tax, Lasting Power of Attorney and will writing options.

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<b>26 February</b>	<b>12.30</b>	<a href="#">BOOK NOW</a>

## **Wellbeing Services**

During this module, Police Mutual will help provide an overview of the free services available through the Police Mutual Foundation including the wellbeing toolkit, Care Line (counselling service), Debt Advisory Service, Coronavirus Hub and regular newsletters.

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<b>26 February</b>	<b>14.00</b>	<a href="#">BOOK NOW</a>

## **Police Officer Pensions**

During this module, Police Mutual will provide an overview of the Occupational Pension Scheme including contributions, accrual, when you can retire, lump sum options and dependant's pensions.

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## **Police Staff Pensions**

During this module, Police Mutual will help provide an overview of the local government pension scheme including contributions, accrual, when you can retire, lump sum options and dependant's pensions.

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