



# HAVING THE FINANCIAL FREEDOM

## TO ENJOY LIFE

**We all like being able to pay for the things we enjoy.  
But let's face it, this isn't always easy.**

As serving police officers and staff you already work in some of the most challenging environments, so adding money worries to your list is the last thing you need.

Money and mental health are often closely linked. Worrying about money can make it harder for us to manage financially.

One in 6 people<sup>1</sup> are struggling with debt and many try to cope with the financial stress alone.

It's important to remember that feeling low or anxious in times of financial instability is normal, and being in debt is nothing to be ashamed about.

### HOW PAYPLAN CAN HELP YOU:

At PayPlan, we have over 20 years' experience helping clients with free debt advice. Every year, we help more than 80,000 people who are struggling with debts. We understand the impact that debt can have on your life at work and at home. We believe that you can, and should, live a happy life while repaying your debt.

### WE CAN HELP YOU TO:

- ✓ become debt free
- ✓ protect your family and your home
- ✓ deal with your creditors on your behalf
- ✓ reduce creditor calls

### DO YOU NEED MONEY ADVICE:

- **Act on the facts** – draw up a budget and calculate your monthly or weekly income and outgoings. If your outgoings are greater than your income, this is a sign that you may need help. It can be very easy to hope that things will improve, but, the longer you leave it, the harder it can be. The earlier you start tackling your finances the more options you'll have.
- **Talk to someone** – by talking with a family member or a friend they can offer you support. Alternatively contact an independent money advisor who can help you to understand if you have a debt problem and give you options.
- **Look after yourself** - take the time to look after yourself properly, get enough sleep and eat sensibly. Try and think of your long term goals and your future, so you can focus on the important things in life.

Call us free on **0800 917 7819**  
[payplan.com/police](https://payplan.com/police)

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