



Let's talk debt

Are you financially fit?

Kickstart the rest of the year with a money health check. 10 questions. 5 minutes. See how you shape up with a FREE Financial Fitness plan tailored just to you.

[Get your free plan >](#)



Worrying about money can affect your sleep, your concentration and how you feel about yourself. Yet talking about money troubles may not be something you're comfortable with. We want to change that.

In the first issue of Let's Talk Money we're dealing with debt. If you have debt worries, we're here to help you get back on track. No debt problem is unsolvable. But the earlier you deal with the issue the better.

In a recent survey* 17% of officers said they had sought advice because of money issues in the last year. Your financial wellbeing is important and we're here to help. For more information on financial wellbeing visit policemutual.co.uk

*Pay and Morale Survey 2019



Are you worried about your finances?

Here are some tips to help you to take back control of your finances:

- Work out your budget
- Set yourself saving goals
- Set up a separate bill account
- Take stock
- Check your bank balance

[Read on >](#)

Be a better budgeter

Budgeting is an essential part of getting financially fit. So spend a few minutes on our budget calculator to get an idea of what you spend each month.

[Try it out >](#)



We're here to help:

Visit policemutual.co.uk

Call 01543 441 630



Good Debt vs Bad Debt

Some debt may be worth taking on because it offers a positive benefit long-term – a mortgage, for example. However, you should be careful taking on debts you'll struggle to pay off, for purchases you don't really need. Click to read more on good debt vs bad debt below.

[Read more >](#)



7 signs that could suggest you have a debt problem

- ✓ I find myself using my credit card for essential purchases, like food and bills
- ✓ I'm constantly worried about managing my money
- ✓ I'm behind on my mortgage and can't catch back up
- ✓ I am struggling to manage even the minimum payments on my credit card
- ✓ I'm being contacted about unpaid bills or missed payments
- ✓ I'm relying on quick fix short-term loans
- ✓ I'm borrowing from friends or family



Help is available

Money worries can mean more than a financial problem. Struggling with debt can sometimes lead to mental health problems, such as anxiety or depression. If you're nervous about discussing your debts, read on to find out how you can get free, confidential advice.

[Read on >](#)



Coming soon... Issue #2 Let's talk Money Basics

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