Budgeting is the fundamental step in achieving financial literacy, which should lead to financial security and greater choices. Creating and sticking to an achievable and realistic budget will help you meet your personal and financial goals in life. Issue 3 of Let’s Talk Money will provide you with details and information to help you achieve this. Your financial wellbeing is important and we’re here to help. For more information on financial wellbeing visit policemutual.co.uk.

Why budgeting is important
By putting together a budget plan you’ll have a clearer picture of what will be coming in each month and what’s going out and your available spend.

What is the best way to budget?
Spending some time looking at your budget could save you money on your regular expenses. Click below to read more tips on the best way to produce an accurate budget.

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.

We’re here to help:
Visit policemutual.co.uk
Call 01543 441 630
How to reduce the amount you are spending

Are you getting the best price?
Check that you're not overpaying for your utilities and other bills.

Are you paying too much for your weekly food shop? Plan your meals ahead and go shopping with a list.

Look at your general insurance. Could you get a better deal?

Review your mortgage. Could you be paying less?

Our guide provides more details and further ways to review and reduce what you paying each week, month and year.

Are you spending too much?

Think:

• Do I need it?
• Can I afford it?
• Will I use it?
• Is it worth it?
• Have I checked if it’s cheaper anywhere else?

If the answer to any of these questions is NO - then don’t buy it!

Coming soon
Issue #4
Let’s talk
Tax & Benefits

Click here to look at other guides in this series >

We’re here to help:
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