## POLICE/CU

## **New Recruits**

# How ready are you?

Make sure you are prepared for some of the financial challenges that may be ahead throughout your career in the Police.

## Financial Challenges for New Recruits



#### **Student Loans**

Consider the amount that will be deducted from your salary if you have a student loan.



### **Travel and Living**

You can be stationed anywhere within the county so think about potential travel and food expenses.



### Taking a pay cut

You may have taken a pay cut to join the Force - don't turn to high interest credit cards or payday loans.



### **Existing Debt**

If you are joining with existing debt you could save money via a debt consolidation loan.

## Financial Challenges **During Career**



## **Travel and Living**

Once you complete your probation there is a high chance of being moved again - so be ready.



## Relationships

High rate of divorce and separation – consider the potential impact to any ioint household income.



## **Lifestyle and Family**

Holidays, new cars, weddings or home improvements - think about starting to save for these now.

## Financial Challenges Career End



#### Life Span

Career for life of just a five year plan? Transition back to civilian life starts the day you join.



#### **Financial Future**

Think about preparing for your financial future today and save straight from your pay.

## Here to help you save, there if you need to borrow.

Start saving today via: policecu.co.uk



