

Financial fundamentals



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Balancing needs & wants in the past, present and future

- Needs & Wants (now)**
 - Understanding our "take home" pay
 - Making our money go further
- FUTURE you (saving)**
 - Successful saving
- PAST you (debts)**
 - Dealing with debt

Successful saving

- Set goals
- Build a buffer
- Get free money
- Save more tomorrow

Budgeting

Transport	Rent	Council Tax	
Food	Gas	Electricity	Pension ISAs
Mortgage	Water	Mobile Phone	Share schemes
Internet	TV licence	Insurance	Employer saving scheme

PAST you (debts)
Overpay mortgage
Clear credit card

Needs & Wants (now)
Holiday New clothes Pub
Coffee Hobbies Gym
Sky TV Restaurants

FUTURE you (saving)

Get free money

Employer Short term • Benefits package	Medium term • Saving schemes	Longer term • Pension scheme
Other places Short term • Cashback • Railcards • Interest	Medium term • ISA • LISA: 25% top up	Longer term • Pension scheme

Save more tomorrow

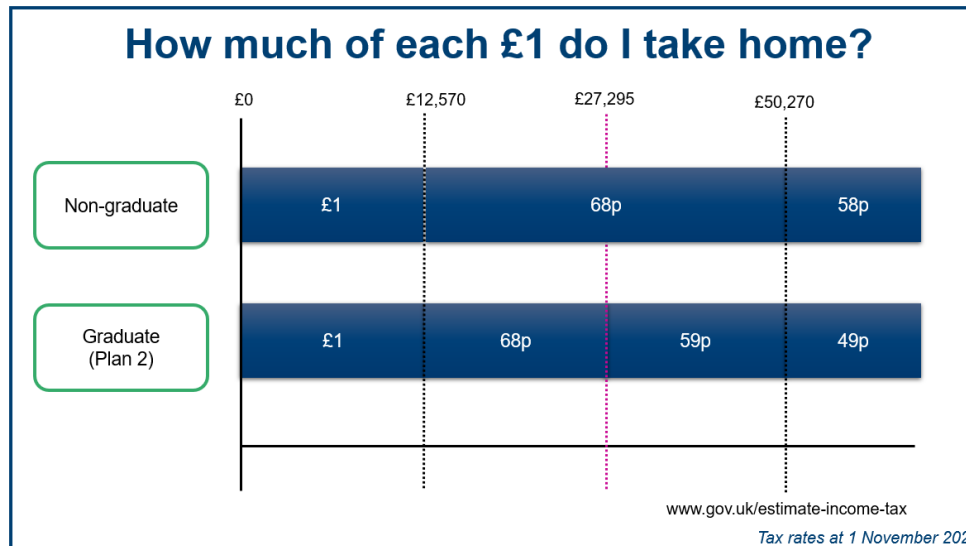
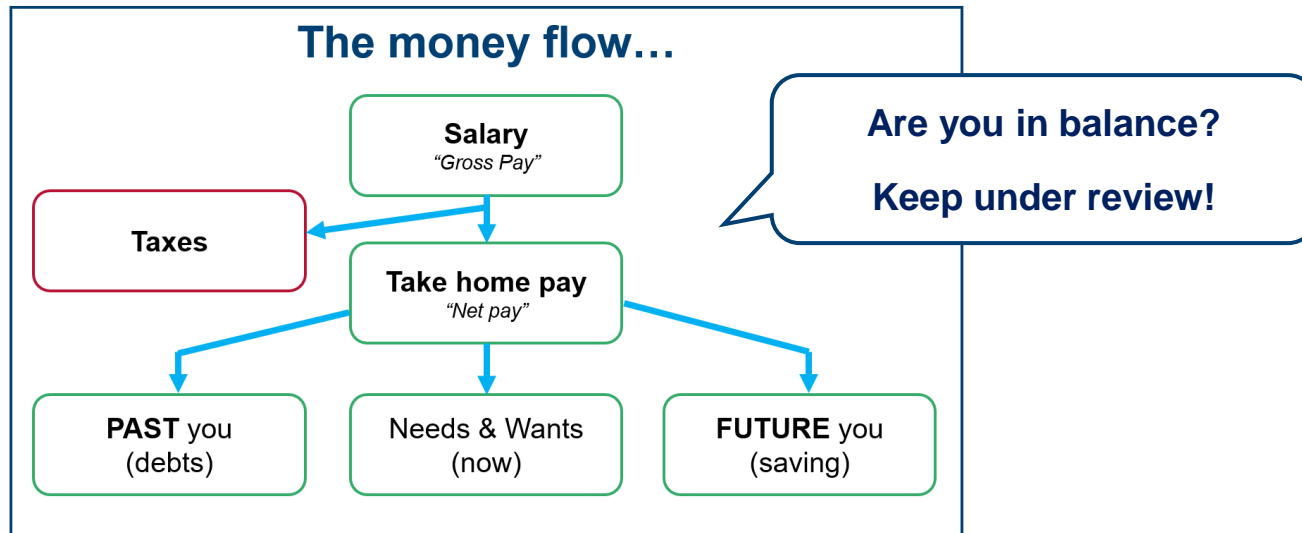
- Commit now**
 - Part of future pay rises allocated to saving
- No immediate pain**
 - Same lifestyle
- Willpower needed**
 - Set a target
- Avoid "lifestyle creep"**
 - Become a successful saver

Bank accounts

- Know your account types
- Check the fees
- Shop around
- Track your balance
- Tackle your weak points
- Check for perks

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Useful links

- **Money Matters website (for past webinars)**
<https://www.unilever.faife.co.uk/>
- **My Unilever discounts**
<https://myunileverdiscounts.rewardgateway.co.uk/>
- **State benefits**
<https://www.gov.uk/>
- **Money Advice Service (guidance on money issues)**
<https://www.moneyadvice.org.uk/en>
- **Money Saving Expert**
<https://www.moneysavingexpert.com/>
- **Rental Deposit Scheme**
http://england.shelter.org.uk/housing_advice/tenancy_deposits/check_if_your_tenancy_deposit_is_protected