

Financial fundamentals for new joiners



1. Understand your take home pay

Understand tax & NI

Understand your payslip

Top tips for bank accounts



2. Make your money go further

Get the most out of your employer

Do a budget

Top tips for renting

Be a smarter shopper

3. Successful saving

Set goals

Build a buffer

Get free money

Save more tomorrow

4. Deal with debt

Is all debt bad?

Debt ladder

Credit scores

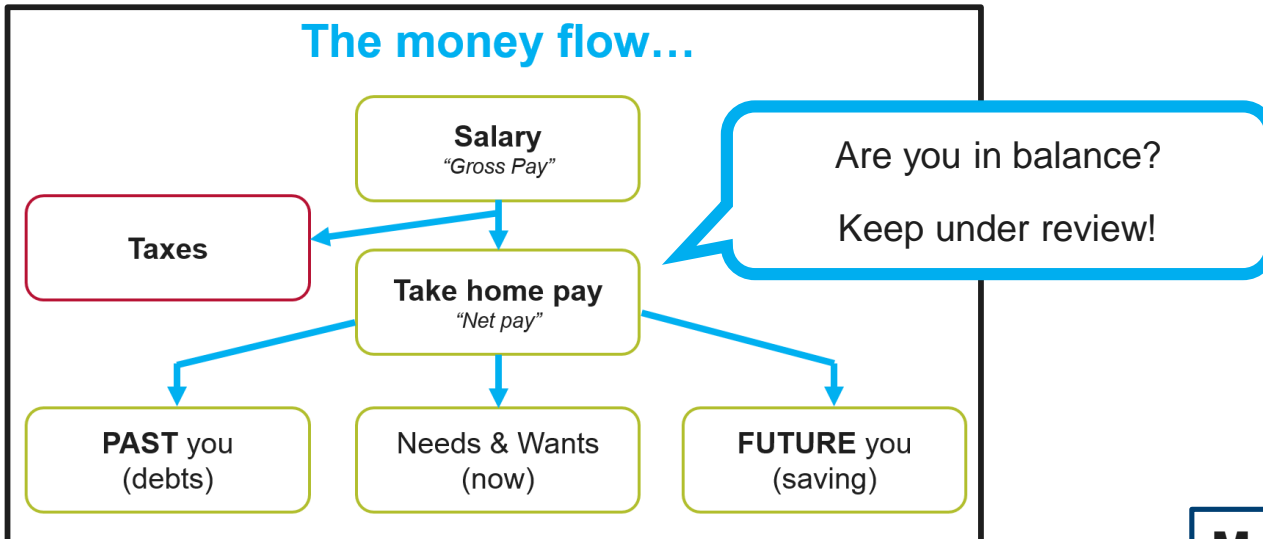
Student loans

Saving vs debt

MONEY MATTERS

Useful links & other bits

The money flow...



How much of each £1 do get...



Useful links

Money Matters website (for past webinars)

<https://www.unilever.faife.co.uk/>

My Eva

<https://unilever.myeva.com/>

State benefits

<https://www.gov.uk/>

More useful links

Money Advice Service (guidance on money issues)

<https://www.moneyadviceservice.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