

Working in Partnership with the Money Advice Service

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Strategic Partnership Manager

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Our Partners

We are working with or developing partnerships with over **260 organisations** and are syndicating content to **110** of them (and counting). Over 1,000 organisations link to MAS.

Government and NFP



Financial Services



LLOYDS BANK



The voice of banking
& financial services



Lifestyle and Media



How can we work with you?



Working together to increase financial capability

■ Digital Syndication - We have over 500+ free content assets available for you to host on your own website

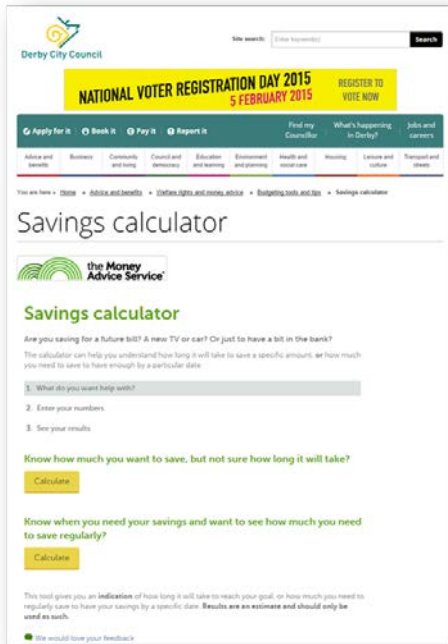
- ✓ General Money Advice
- ✓ Product related
- ✓ Life events
- ✓ Topical and seasonal

■ Can also provide some offline resource and support

Why Syndicate?

- Build productive customer advice journeys – no need to leave your website
- Avoid duplication of efforts and save costs
- Automatically updates
- Improve customer confidence, product knowledge and financial capability

Ways to work with us – Tools



Derby City Council

NATIONAL VOTER REGISTRATION DAY 2015
5 FEBRUARY 2015 REGISTER TO VOTE NOW

Apply for it Book it Pay it Report it Find my Councillor What's happening in Derby? Jobs and careers

Advice and benefits Business Community and living Council and services Education and learning Environment and planning Health and social care Housing Leisure and culture Transport and streets

You are here: Home > Advice and benefits > Entitlements and money advice > Budgeting tools and tips > Savings calculator

Savings calculator

the Money Advice Service

Savings calculator

Are you saving for a future bill? A new TV or car? Or just to have a bit in the bank? The calculator can help you understand how long it will take to save a specific amount, or how much you need to save to have enough by a particular date.

1. What do you want help with?
2. Enter your numbers.
3. See your results.

Know how much you want to save, but not sure how long it will take?

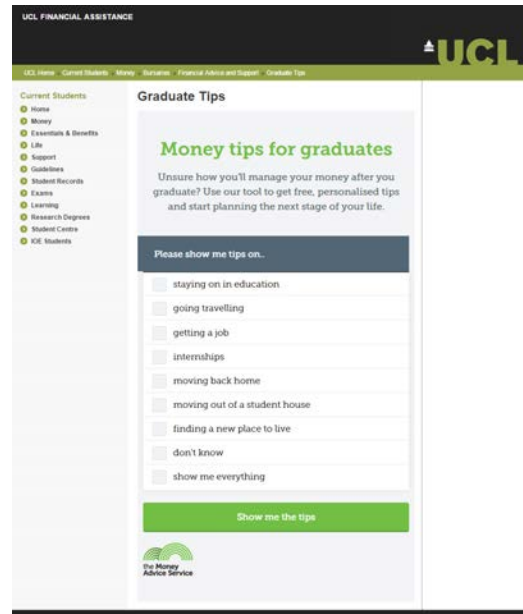
Calculate

Know when you need your savings and want to see how much you need to save regularly?

Calculate

This tool gives you an indication of how long it will take to reach your goal, or how much you need to regularly save to have your savings by a specific date. Results are an estimate and should only be used as a guide.

We would love your feedback



UCL FINANCIAL ASSISTANCE

UCL Home Current Students Money Scholarships Financial Advice and Support Graduate Tips

Graduate Tips

Money tips for graduates

Unsure how you'll manage your money after you graduate? Use our tool to get free, personalized tips and start planning the next stage of your life.

Please show me tips on...

- staying on in education
- going travelling
- getting a job
- internships
- moving back home
- moving out of a student house
- finding a new place to live
- don't know
- show me everything

Show me the tips

the Money Advice Service

- Responsive Tools.
- Adhere to accessibility standards.
- Co-create tools with partners e.g. NHS Choices, anxiety and mental health diagnostic tool.



NHS choices

the Money Advice Service

Are money worries affecting your health?

If you have financial worries it can really start to impact on the way you feel. Answer these few simple questions and get some tips to help you feel better and more in control.

Start

Ways to work with us – Videos

Videos embedded within advice pages



The screenshot shows the Clannmil Housing website. The main content area features a video player titled "Video: Your Tips on Saving Money". The video player includes a thumbnail image of a group of people and the text "Your tips on saving money Are you a regular saver?". The website header includes the Clannmil Housing logo and navigation links. The footer contains contact information and a copyright notice.



The screenshot shows the East Thames website. The main content area features a video player titled "Get ready for Universal Credit - The Money Advice Service". The video player includes a thumbnail image of a man sitting at a desk and the text "Get ready for Universal Credit - The Money Advice Service". The website header includes the East Thames logo and navigation links. The footer contains contact information and a copyright notice.

- Can be used to support existing content or stand alone
- YouTube or Vimeo embed codes
- Potential for future bespoke player

Partnerships – Creativity



the Money Advice Service™

Engaging customers on partner websites

THE FIRST-TIME BUYER'S QUIZ

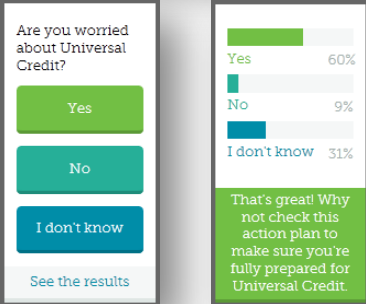
When it comes to buying your first home the more you know, the more time, money and effort you can save.

So try our quiz to see how well prepared you are for your big move.

START



Find lots of useful advice for first-time buyers at www.moneyadviceservice.org.uk



(The Polling Widget is content manageable – topics can be changed)

STUDENT GAIN v STUDENT PAIN

Help your child through university or college with some first-time money advice

BEANS VERSUS BANQUET

Budgeting
It's vital that your child does not think they are inevitably rich when they get their loan or grant allowance or have money that they receive the week of it coming through their bank account. Budget and stick to it. It's easier than they think.

Managing accounts
It's a good way to manage money by putting money into a current bank or grant or loan savings account to earn interest. It's then possible to transfer money once a student account is opened. However, it's important to be aware of any fees that may apply, such as an account opening cost or other fees.

Encourage them to save
Through credit budgeting, it can be easier to learn to save. Encourage them to transfer back into a savings account. As a result, it's more likely that they will be able to afford to pay for things like a holiday or better food.

SOUNDS TOO GOOD TO BE TRUE...

Fees
Many services or banks will entice students with offers or discounts to sign up to their services. Be aware of any fees that may apply. It's important for your child to consider whether or not the deal is worth it or if it will free up money for them. The money can be used for other things.

Interest-free overdraft
Many banks offer interest-free overdraft facilities. They can be very useful when there are an urgent expense. Be sure to read terms and conditions to make sure you can use it.

Insurance
Students are often covered by their parents' insurance. It's a good idea to check your existing cover to see if you are covered. If you are not, it's a good idea to look at options. It's also worth checking if certain insurance is included as part of the accommodation costs.

EMBRACE THE STUDENT YEARS

Paying for it
Many students will need a loan to cover the costs of their studies and their living. Student loans are available to cover the costs of living and tuition at university or college. Always consider student loans before taking on any other money borrowing options.

Try cooking at home!
Encourage your child to learn to cook and shop for themselves. Cooking at home is a great way to save money and eat healthily. The costs of pre-made meals and eating out can really stack up if done to excess.

Buy secondhand
Encourage your child to buy secondhand books and other equipment. It's also worth looking at secondhand furniture, which they can get paid for afterwards or work for free.

HELP!

Avoid expensive credit
If finances are getting tight, a credit advance should avoid taking out very high interest credit, such as credit cards. Look at other options of credit, such as a credit union or a local bank. Be aware of any fees that may apply.

Don't suffer in silence
If you're struggling or worried about your child's financial situation, it's important to talk to someone. There are many people who can help, including your local Citizens Advice Bureau.

Protect credit ratings
Taking out student loans will not affect credit ratings, but other forms of borrowing can. Students get free and can be helped to get support or credit with it. It's important to be aware of any fees that may apply.

The Money Advice Service
Find more useful money topics at moneyadviceservice.org.uk

STUDENT CHOICES

When you're leaving school or college, there are a number of exciting choices open to you – including taking a year out or doing a gap year. The Money Advice Service has pulled together some facts and figures to help you make up your mind about your next step.

Get skills: 96,000
Get a job: 24,000
Go to university: 195,000

GO TO UNIVERSITY

WHAT DOES IT COST?
UP TO **£9k** per year
It's normal to have a loan to pay for university, however, if you live in Wales, Scotland or Northern Ireland there is help to pay the fees.

HELP FOR LIVING EXPENSES
£7.5k (Mansfield) grant
£5k (Leeds) grant
Please check availability may depend on where you live and where you are studying. Offer the larger the grant you receive, the smaller the loan you can apply for you may be eligible for bursaries to cover fees and costs of living.

JOB TYPE: **52%** of graduates eventually reach a managerial or professional job.
EMPLOYMENT RATE: **91%** of graduates within 6 months.

TAKE A GAP YEAR
£1.2m

GET SKILLS

FINANCIAL ASSISTANCE
£1,200 per year
16-19 Bursary
16-19 Bursary
16-19 Bursary
16-19 Bursary

WHAT DOES IT COST? £3-4k

Includes fees for accommodation, flights, insurance, medical, visas and more.

JARS: **FREE** fees at £30-50 (After fees to be done privately)

VSAS for study destinations
THAILAND, working holiday visa, from £266
USA, working visa, available \$10K for \$10K

APRENTICE MINIMUM WAGE

UP TO **£2.68** per hour
1/3 parents decide to help fund their child's 300-hour paying on average £783 per child

RECEIPT

Signs are commonly funded by parents:
tuition: £2,000
equipment: £1,000
travel: £500
accommodation: £1,000
food: £500
insurance: £100
miscellaneous: £100

ISAs

If you have savings or plan to start saving an ISA could be for you.

- What is an ISA?**
An ISA is an Individual Savings Account where you don't pay tax on the interest or profits, meaning you get to keep more of the money you earn.
- There are two types**
Cash ISA: Deposit account which allows you to earn tax-free interest on your savings.
Stocks and Shares ISA: An investment account which allows your investment to grow free of tax liability.
- How much can I put in an ISA?**
£11,520
The most you can put into ISA accounts is £11,520 first tax year and then £10,000 thereafter.
£5,760 OR £11,520
You can put up to £5,760 in a Cash ISA and the rest of your allowance into Stocks and Shares.
You can invest your whole allowance into Stocks and Shares.
- Different types of ISA**

Cash ISAs

Instant Cash ISA
Offers instant access to your money, you can withdraw money whenever you want. The rate is usually variable meaning it can change in future.

Fixed term Cash ISA
Your money is locked away for the length of the fixed term period. You can usually get to your money if you really need to, but there may be a penalty.
These ISAs often offer higher rates.

Stocks and Shares ISAs

A manager will choose where to invest your money based on the risk you're willing to take. However your investments can go up or down, so look to see your money up for at least five years to ride out stock market rises and falls. You won't have to pay Capital Gains Tax on your profits.

Self-select ISA
It's your choice how your money is invested, as this option allows you greater flexibility.

How a Cash ISA works

Example: You put £2,500 in a Cash ISA with 2.5% interest. Over a year the interest earned is £144.00 tax free.

You put the same amount in a regular savings account and pay 2.5% and save £120 after tax. So, investing in a Cash ISA means you keep £24 more.

Did you know? £4.6 billion worth of ISA accounts were established in 2012/13, around 95% of subscriptions were to Cash ISAs.

Find out more about ISAs and other saving options at moneyadviceservice.org.uk

Having a baby – interactive money timeline

So many things to do and dates to remember... Tell us your due date

Select your baby's due date from the dropdown menu and get a full personalised timeline for your pregnancy and beyond.

17 / November / 2014 / Go

Don't know your due date? Just click on 'Go' and you'll get a timeline starting from today.

DEBT: THE UK CHRISTMAS MANDOVER SURVEY

What does your shopping list look like this year?

72% of people will spend more on Christmas this year.
39% will spend the same.
31% will spend less.



Expected Christmas 2013 to reach a record high of £10.5 billion.

Expected to see a record high in the number of people who will spend less on Christmas.

Partnerships - Employee Portals

My Sainsbury's Sainsbury's

Home | News | Have your say | Working @ Sainsbury's | Life @ Sainsbury's | Charity & Community | Discover Sainsbury's



We've worked with the Money Advice Service to create MySainsbury's Money. This is a great benefit which can provide the tools and the guidance to help you manage your money, and keep on top of your finances. Browse each of the boxes below for more detail on everything from everyday budgeting and savings, up-to-date money stories in the news and planning for major life events, which affect all of us and can have a big impact on our finances.

Latest - plan Christmas with our Christmas calculator

Don't forget the Sharesave window is open from 18th November – 5th December. Go to Work life to find out more

Budgets and savings 1

Money saving tips 2

News and features 3

Work life 4

Life events 5

Universal credit and other benefits 6

Calculators and tools 7

Letter templates 8


Neo > Financial Well-being - Money Advice Service

Financial Well-being - Money Advice Service

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Group Overview



The Money Advice Service is working with Pearson to help you budget for Christmas 2013. Please note neither ourselves or the Money Advice Service store any data on this page.

Owned by: Emma Thomas, Oliver Beirne


Tags: christmas, budgeting, money_advice_service, money_planner

Group Type: Open

Created: 03-Dec-2013

Please note: These financial planning tools are from the Money Advice Service. The full range of financial planning and information tools from the Money Advice Service is available here: Money Advice Service

Any data you add to these tools within Neo is not saved or stored.




Christmas money planner

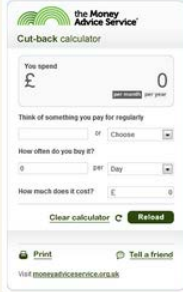
Use our planner to see how the different costs can quickly add up and set your budget for the Christmas period.

Get started >

Visit the MAS Blog



Cut back and savings calculators



the Money Advice Service
Cut-back calculator

You spend £ per month per year

Think of something you pay for regularly of Choose

How often do you buy it? Day


How much does it cost? £

Clear calculator | **Reset**

Print | Tell a friend

Visit moneyadvice.org.uk

The cost of Christmas - Money Advice Service



Are money worries affecting your health?

Your result

It seems that the worry about your finances is really affecting you. You need to take these problems seriously.

First, you need to address the money problems themselves. Taking charge and being proactive with your finances should help you feel better and more in control. And the good news is that the Money Advice Service is here to help with this.

Second, you need to address how you are coping with these problems and the way you are feeling. There is lots of information available below that should help, but if things are getting out of hand and you feel you can't cope, try your GP or call Samaritans on 08457 909090.

Here are some helpful resources to help you with the things you are struggling with most:

Money Advice Service Help

- Where to go to get free and confidential debt help and advice
- Request a call back for free, from an expert debt advisor at the StepChange debt charity
- Call National Debtline for free, impartial expert advice

Common problems | What you can do now | Real stories | Mental wellbeing audio guides

You are here: [Health A-Z](#) / [Stress, anxiety and depression](#) /

Share: Save:

Coping with money worries

It's normal to feel worried, anxious or down when times are hard. Job insecurity, redundancy, debt and financial problems can all cause emotional distress.

There are, however, many things you can do to help yourself if you're in a difficult situation.

Below, Professor David Richards, from mental health services research at the University of Exeter, explains how financial problems can affect your mental wellbeing. He also offers lifestyle tips to help you out of a slump and advice on when to seek medical help.

What effects can financial problems have on mental wellbeing?



When you've been made redundant or you're struggling with debt, feeling low or anxious is a normal response. Losing your job can affect your self-esteem and financial circumstances, which in turn can trigger emotional distress. Fear of redundancy can also lead to worry, which is a very common human emotion.

You may be feeling, behaving or thinking in ways that are unfamiliar. This doesn't necessarily mean you're suffering from depression or an anxiety disorder.



Are money worries affecting your health?

If you have financial worries it can really start to impact on the way you feel. Answer these few simple questions and get some tips to help you feel better and more in control.

[Start](#)

Are money worries affecting your health?

Question 5 of 12

Do you feel anxious about answering the phone or opening the post because it might be about your debts?

None of the time

Some of the time

All of the time

[Prev](#) [Next](#)

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[Start](#)

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Health effects of money worries

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[Start](#)