



# Having the financial freedom to enjoy life

**We all like being able to pay for the things we enjoy doing outside of work and being in control of our finances.**

**But let's face it, this isn't always easy.**

**Financial wellbeing** is where we're able to fully meet our current and ongoing financial obligations, where we feel secure about our financial future, and where we're able to make choices that allow us to enjoy life\*<sup>1</sup>.

Money and mental health are often closely linked. Worrying about money can affect mental health and poor mental health can make it harder for us to manage money\*<sup>2</sup>. As serving police officers and staff you already work in one of the most challenging environments, so adding money worries to your list is the last thing you need.

One in 6 people\*<sup>3</sup> are struggling with debt and many 'bottle things up' and try to cope with financial stress alone. It's important to remember that feeling low or anxious in times of financial instability is a normal response to a stressful situation.

### **How PayPlan can help you:**

At [PayPlan](#) we've spent more than 20 years helping people deal with their debts and every year, we offer guidance on a wide range of practical debt solutions to more than 80,000.

### **Work not worry, contact PayPlan:**

**T: 0800 009 4146**

**W: [www.payplan.com/police](http://www.payplan.com/police)**

We understand the impact that debt can have on you, your family and your life. And, unlike other debt management companies, we believe that you can, and should, live a happy life while repaying your debt.

#### **We can help you to:**

- become debt free
- protect your family and your home
- deal with your creditors on your behalf

#### **Improve your financial wellbeing:**

- **Act on the facts** – draw up a budget and calculate if your outgoings are greater than your income. It can be very easy to hope that things will improve, but, the longer you leave it, the harder it can be. The earlier you start tackling your finances the more options you'll have
- **Talk to someone** – by talking with a family member or a friend they can offer you support. Alternatively contact an independent money advisor who can help you to understand if you have a debt problem and give you options
- **Look after yourself** - take the time to look after yourself properly, get enough sleep and eat sensibly. Think about the future and getting back in control of your money so you can live again.