



Covid-19: Curing Your Finances

Although physical health is a priority for most during the coronavirus outbreak, with increasing job insecurity and confusion over money, financial wellbeing is a key concern too. This webinar will cover the financial support available for your employees during these difficult times.

This course will cover:

- ✓ Working from home tax relief
- ✓ Mortgage holidays
- ✓ Loan and credit card payment holidays
- ✓ Overdraft and debt help
- ✓ Savings and pensions at this time
- ✓ Insurance premium holidays
- ✓ Money saving tips

Better with Money was set up to reduce financial misery and confusion in the UK. We aim to bring money matters to life in an accessible and interesting way, delivered in the workplace to employees helping them think clearly about money so they are less stressed.

We have a national team of trainers with extensive financial experience. We use our expert knowledge combined with a sense of reality and fun to keep people motivated and we take feedback from our face to face and web based courses to ensure we are constantly delivering relevant, useful and high quality content

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Better with MONEY



Better with Money

If only money was simple. Sometimes it's hard to know where to start; this session will give your employees lots of ideas and practical advice to help improve their financial well-being

This workshop will cover:

- ✓ Why should I be better with money?
- ✓ Setting your goals
- ✓ Planning your budget
- ✓ Tips to reduce your outgoings
- ✓ How to improve your credit rating
- ✓ Creating your financial action plan

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Give Yourself a Pay Rise

Finances in need of a boost? We'll give you lots of tips, tricks, ideas and strategies to help you manage your money more effectively - and feel like you have been given a pay rise!

This workshop will cover:

- ✓ Money mindset & goal setting
- ✓ Understanding your budget
- ✓ How to reduce your outgoings
- ✓ Ninja moneysaving
- ✓ Waste vs wants
- ✓ Tackling debt and devising a plan to be debt free
- ✓ Managing your finances
- ✓ Strategies to take away

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Help to Buy & Homebuying

Buying a first home can be one of life's happiest adventures. It can also be one of the most stressful. This course will help your employees prepare for the process and give them the information they need:

This workshop will cover:

- ✓ The stages of home buying
- ✓ Reasons why mortgages are declined
- ✓ Saving for a deposit and other fees
- ✓ Help to buy initiatives
- ✓ How can parents help?
- ✓ Improving your credit score
- ✓ Home buying and Covid-19

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Helping with Debt

This workshop aims to help your employees tackle debt and become 'better with money'.

The session covers the following topics:

- ✓ Borrowing and credit basics
- ✓ Good Vs Bad Debt
- ✓ How to prioritise debt
- ✓ Consolidating debt
- ✓ Free debt help
- ✓ Mortgage and rent help
- ✓ Budgeting for the year ahead
- ✓ Money saving tips

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Understanding Employee Benefits

Are your people aware of all of the great benefits you offer? Do they understand how their pension works? This bespoke session will explain things in detail and ensure everyone knows what actions they need to take to really make the most of the benefits you offer.

We will work closely with you to cover:

- ✓ What you offer alongside basic salaries
- ✓ How to understand a payslip
- ✓ What are salary sacrifice and P11D
- ✓ What actions need to be taken around Death in Service
- ✓ How your pension scheme(s) works

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Improve Your Money Mindset

Why is it that some people can save with ease whilst others find it so hard? How can we improve our money mindset to be happy with money so we're not dreading the next bill, or putting off that next financial decision? In this session we will answer these questions and give your employees the strategies they need to adopt good money habits to achieve their goals.

This workshop will cover:

- ✓ Relationship with money
- ✓ Removing barriers to action
- ✓ Understanding your budget
- ✓ Strategies for saving
- ✓ Forming good money habits
- ✓ An action plan to take away

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Avoiding Identity Theft & Fraud

Identity theft is the fastest growing form of financial fraud. This session will help your employees understand the different types of fraud and how to protect themselves against becoming a victim.

This workshop will cover:

- ✓ Types of theft & fraud
- ✓ What to look out for
- ✓ How to protect your identity
- ✓ How to protect yourself online
- ✓ Steps to take should you become a victim

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Starting out Right

This workshop is aimed at your new staff; they could be apprentices, graduates or just your younger workforce. The aim is to provide the information they need to manage money well, understand their benefits and plan for their future.

We will cover:

- ✓ How to plan your money
- ✓ Choosing the right bank account
- ✓ Using credit and building a good credit rating
- ✓ Debt Vs Savings
- ✓ Paying back student finance
- ✓ Understanding your pay slip
- ✓ Good money habits

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Protecting My Family Financially

This workshop will provide your employees with an understanding of how to protect their families financially. From making the most of their employee benefits, through to understanding wills and how to avoid identity fraud, this session will help to make their money work harder to protect their family in the future.

This session will cover:

- ✓ Making the most of employee benefits
- ✓ Insurance options to protect your family
- ✓ Making a will and LPAs
- ✓ Protecting yourself against ID Fraud

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Understanding Pensions

The world of pensions can be confusing; this in turn can make people unclear as to what they need to do now in order to fund their retirement. This workshop will help your employees get a handle on their future finances by explaining in plain English what pensions mean for them.

This session will cover:

- ✓ Introduction to the State Pension
- ✓ Pension jargon buster
- ✓ How much should I be saving?
- ✓ Where should I invest my money?
- ✓ What are the benefits?

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Retirement in Sight

There are lots of things to consider when planning for retirement, which often makes people feel overwhelmed and underprepared. One of the biggest dilemmas for those approaching retirement today is balancing the life they want to live now with the life they hope to live in retirement.

We look at a wide range of retirement issues in a gentle, supportive environment, including:

- ✓ **You:** retirement today, thoughts and emotions around retirement, dealing with relationships and change!
- ✓ **Money:** how to prepare, understanding state & private pensions, tax and why it is important, savings, protection, wills and other money matters, how to work with a financial advisor
- ✓ **Health:** mind, body, and nutrition
- ✓ **Time:** social, voluntary or paid work, leisure

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MONEY

in association with:

 **bluetree**



How to teach kids about money

Most parents want to teach their kids about money but just don't know where to start. This is often because when young they were never taught about money themselves.

What we learn about money as kids, and the habits formed, has a massive impact on how we subsequently manage money as adults and in turn, our mental health wellness.

This workshop will cover:

- ✓ The importance of teaching kids, as young as 4 years old, about money
- ✓ How to teach kids the different uses of money in an engaging way
- ✓ Pocket Money – The most powerful financial education tool in the world!
- ✓ 3 essential money habits to teach your kids
- ✓ How to teach your kids about the stock market

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Blue Tree Savings focuses on helping parents teach their kids about money. As well as running workshops for companies, they also write a weekly blog covering a new money related topic to teach kids and have their own digital piggy bank. For more information on Blue Tree Savings, please visit www.bluetreesavings.com

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Financial Awareness for High Earners

High earners face a unique set of challenges when it comes to financial planning. With those in the higher rate and additional rate tax bands facing significant tax on both income and capital gains, high earners can potentially face large tax liabilities from their investments too.

Fortunately, there are a number of ways that high-income individuals in the UK can grow their wealth tax-efficiently. This course is designed to provide information and tips that could help high earners reduce their investment-related tax liabilities significantly.

This workshop will cover:

- ✓ The No-brainer Investments – Pensions & ISAs
- ✓ Venture Capital Schemes
- ✓ Business Property Relief
- ✓ Inheritance Tax Planning

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Making the Most of Tax Allowances

Every tax year, on 6 April, we get new allowances providing valuable tax benefits designed to encourage us to save and make the most of our money.

This course will run-through the tax allowances available and the need-to-know tips including:

- ✓ Understanding your tax code
- ✓ Do I need to do a tax return?
- ✓ Your pension and ISA savings allowances
- ✓ Annual Gift Allowance
- ✓ Top tips for tax savings

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Money and Pay in the UK (for employees from overseas)

Moving to the UK to work can be an exciting new experience, but the tax and credit system may be very different to the country you've worked in before.

This course is designed to introduce employees from overseas to the UK tax and employee benefit system covering:

- ✓ Understanding your pay slip
- ✓ The savings options
- ✓ Getting to grips with UK Pensions
- ✓ Making the most of Employee Benefits
- ✓ Credit scores and why I need one?

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Kickstart Your Finances

This session will help your employees improve their finances by getting organised. It offers easy practical steps to becoming more financially confident.

This session will cover:

- ✓ The Paper Detox: Organising your finances
- ✓ Money Goals: Setting your focus
- ✓ The Bank Statement Challenge: Resetting the budget
- ✓ Kill The Toxic Spend: Reducing costs
- ✓ Improve Your Credit Worth: Checking your credit report
- ✓ Reduce The Weight: Tackling debt
- ✓ Seek Support: Understanding your entitlement
- ✓ Shift The Pounds: Re-aligning your savings strategy
- ✓ Know What You've Got: Maximising company benefits
- ✓ Retrain the brain: Adopting healthy money habits

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