

## [Money and Pensions Service](#)

The Money and Pensions Service (MaPS) is an arm's-length body sponsored by the Department for Work and Pensions. They were established at the beginning of 2019 (bringing together Pension Wise, TPAS and Money Advice Service) with the remit of engaging with HM Treasury on policy matters relating to financial capability and debt advice. Their **main mission is to ensure everyone in the UK can easily access the information they need to make the right financial decisions for them throughout their lives, making the most of their money and pensions.** MaPS is the largest single funder of free debt advice in England and also works alongside partners across the UK to make debt advice easier and quicker to access, and to improve standards and quality across the sector.

## [Financial Well Being in the Workplace](#)

Almost 8 in 10 UK employees take their money worries to work, affecting their performance. Fortunately, there are many ways to champion financial well being in the workplace. To find out more about the support available for your organisation visit the [Money and Pensions Service employer page](#)

## **Money Calculators and Tools**

The Money and Pensions Services have a wide range of [calculators and resources](#) to support employees with;

- Debt and borrowing
- Homes and mortgages
- Budgeting and saving
- Work and benefits
- Pension and retirement
- Family and care
- Cars and travel
- Insurance

All of the calculators and resources are available free of charge to embed into your own websites and/or intranets to support employee financial wellbeing. To find out more contact [karleen.dwoden@maps.org.uk](mailto:karleen.dwoden@maps.org.uk)

## **Talk Money Week**

Talk Money Week is an annual campaign to get the nation talking about money. It is designed to increase people's sense of financial wellbeing by encouraging them to open up about personal finance – from pocket money to pensions. **Talk Money Week 2020 will take place on 9-13 November** and it's an opportunity for everyone with an interest in financial wellbeing to get involved with events and activities across the UK, designed to help people have more open conversations about money. The participation pack which includes ideas on how to get involved and a suite of marketing materials can be found [here](#)


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Debt & Borrowing | Homes & Mortgages | Budgeting & Saving | Work & Benefits | Pensions & Retirement | Family & Care | Cars & Travel

# Free and impartial money advice, set up by government

- ✓ Advice and guides to help improve your finances
- ✓ Tools and calculators to help keep track and plan ahead
- ✓ Support over the phone and online

If your finances have been affected by coronavirus, you can get free personalised help from our Money Navigator.

Popular tools & calculators  **Worried about debt?** Find out where to find free, confidential help now

**Budget planner** Get in control of household spending

**Mortgage calculator** A helping hand on your mortgage ladder

Type here to search

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## Useful tools

**Universal Credit calculator**

**Money Manager for Universal Credit claimants**

**What is Money Manager?**

Money Manager is designed just for people on Universal Credit. You can use it whether you're making a new claim or receiving Universal Credit from existing benefits. It will help you make the most of your money.

- When you're getting regular monthly payments
- When you're getting regular housing payments

**The benefits of using Money Manager**

- Track only the information and advice based on your personal circumstances
- You can budget for a single monthly payment using our calculator
- You can switch out the bank you use to pay your bill
- Find out which bank accounts are best for managing your payment
- Get money-saving tips for cutting the cost of your household bills
- Save information and go back to it whenever you want
- Find out what to do if you've received a bill for a utility company

**Debt advice locator**

Managing your finances can be stressful when things aren't going well. If your financial situation seems like it's unmanageable then it might be a good idea to seek advice.

**Where to get free local debt advice**

Debt Advice Centres (DACs) are free, confidential services that can help you with your debt problems. They can help you understand your options and make a plan to deal with your debt.

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**Budget planner**

Always a budget that works for you is a key step of how to manage your money effectively. But if you're on a low income, it can be difficult to know where to start. Our budget planner can help you create a budget that works for you.

**Budget planner**

With the Money Advice Service's Budget planner, you'll be able to get a clear budget together in minutes.

Simply enter in the data below and your budget will be created for you. You'll also get a breakdown of how your spending is.

**Debt Health Check**

This useful tool is brought to you by the Money Advice Service. Answer the questions and get advice to help you deal with your debt.

**Debt Health Check**

I'm struggling paying my rent or mortgage.

**Clear facts & misconceptions**

Get the facts on how to deal with your debt. Find out what you can do to get back on track.

**Next Steps**

Find out what you can do to get back on track.

**Debt Calculator**

Find out how much you can afford to pay each month.

**Quick cash finder**

Get the facts on how to deal with your debt. Find out what you can do to get back on track.

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Welcome to MaPS - Home Organisation: 82B Organisa (99+) Nicola Hall | LinkedIn Talk-Money-Week-2020-pai Free and impartial mon

https://www.moneyadviceservice.org.uk/en

## Worried about debt? Find out where to get free, confidential help now

### Web chat

Sorry, web chat is currently offline, our opening hours are

Monday to Friday, 8am to 6pm  
Saturday, 8am to 3pm  
Sunday and Bank Holidays, closed

Offline

### WhatsApp

Need help sorting out your debts, have credit questions or want pensions guidance?

Add [+44 7701 342744](tel:+447701342744) to your Whatsapp and send us a message.

For everything else please contact us via Webchat or Telephone.

Unavailable

### Contact Us

Give us a call for free and impartial money advice.

**0800 138 7777**

Typetalk: 18001 0800 915 4622  
Monday to Friday, 8am to 6pm  
Saturday, Sunday and Bank Holidays, closed

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**BLOG**

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Budget Planner - Free online da

moneyadviceservice.org.uk/en/tools/budget-planner

## How to use our online Budget Planner

Before you get started, grab as much information (bank statements, bills...) as you can. The more up to date your details are, the more accurate your results will be.

- 1 Enter what you spend and how much you earn
- 2 The calculator will give you a breakdown of your finances...
- 3 ...and personalised tips to help you make the most of your money

Pay (after tax) /

0.00 per Month

Income from self-employment /

0.00 per Year

Statutory Sick Pay /

0.00 per Month

- Household bills
- Living costs
- Finance & Insurance
- Family & Friends
- Travel
- Leisure

**Save your money**

Make sure you're ready for a cash emergency, or start saving for your next holiday, or even a new home. Learn why [getting into the savings habit](#) is so important.

**Cut your costs**

Learn how to [save money on household bills](#) and become even more of a money master. For example, did you know that a quick energy switch could save you up to £200 per year?

**Coronavirus Money Guidance** - Get free trusted guidance and links to direct support

[Visit our support hub](#)