

Police Mutual Coronavirus and Money Edition 3

It has become clear that the coronavirus pandemic is going to be a much longer challenge than we had first thought and across the UK, we are currently in lockdown with many restrictions in place.

Lockdown has fundamentally changed the way we live and has impacted us all in different ways. During this time, you may feel low, worried, anxious and be concerned about your own or your loved ones health and financial wellbeing. If you are feeling anxious, worried or stressed about the pandemic click [here](#) to read our stress awareness guide and [here](#) to read our looking after your own mental health guide.

Changes seem to be happening on a daily basis and it's difficult to keep track of the most up to date guidance.

Back in March 2020 in a response to the pandemic, the Government brought in the furlough scheme, to

help employers pay their workers who couldn't work during lockdown. The scheme has been extended to the end of April 2021, with many people still on the furlough scheme. For more details on the scheme click [here](#).

As well as the furlough scheme, other measures were put in place at the start of the lockdown to help ease financial pressures, these steps included mortgage, credit card and loan companies offering payment holidays. If you would like to take this assistance contact your mortgage or loan provider to discuss your options.

For more details on payments holidays for car finance, click [here](#).

This guide may already be out of date, so please check on [gov.uk](https://www.gov.uk) for the most up to date guidance.



If you are worried about your finances, the following tips may help improve your financial wellbeing:

- If your household income has been adversely affected by the current pandemic you may want to [use our budget calculator here](#) to help you manage your money. Set yourself a daily spend limit based on how much disposable cash you have each month.
- [Check your bank balance](#) regularly so there are no nasty surprises. Consider using an app so you can see all your accounts in one place.
- [Set up a separate bill account](#) and transfer an amount each month to cover the cost of all your household bills.
- [If you're looking to make savings?](#) Check that you're not overpaying for your utilities and other bills, where can you make savings, for more information use the link [here](#).



- [Look at your general insurance](#), switching to Police Mutual Car insurance click [here](#) and Home Insurance click [here](#) may save you money.
- [Set yourself saving goals](#), saving little and often.
- You may have [general financial concerns](#), read [here](#) for more information with these issues.
- [Check your credit score](#), using one of the various companies available online including, Experian, Equifax or CallCredit. For more details on the impact of your credit profile click [here](#) to read our guide.
- [For help on how to spend less](#) click [here](#) to read our guide.



If you are concerned about debt, there is nothing wrong with asking for help.

It might seem like the last thing in the world you want to do, but opening up and talking to someone about your debts can feel like a weight off your shoulders.

Police Mutual Services

Worrying about money can be extremely stressful and may lead to mental health conditions. Police Mutual are here to help. We want to break down the stigma surrounding debt and get people talking about money.

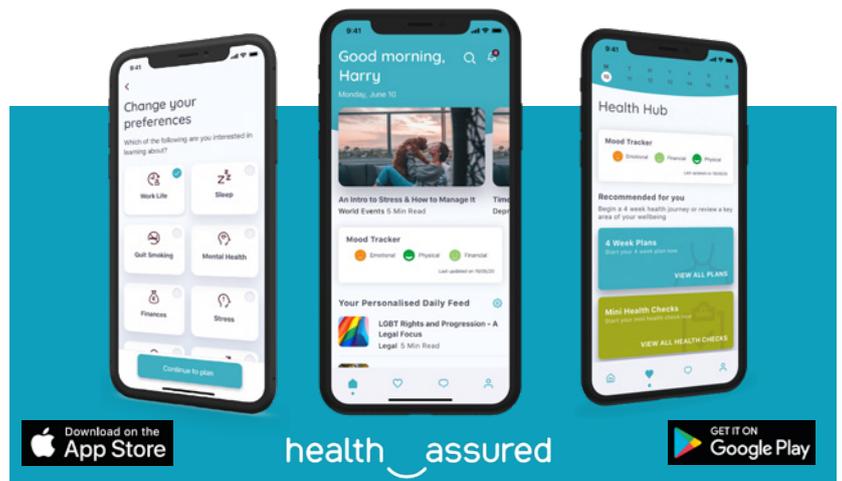
We've teamed up with **PayPlan***, one of the UK's leading free debt advice providers, who offer free and confidential advice to anyone in serious financial difficulties.

They're able to advise you on a range of debt solutions suited to your individual circumstances, helping to protect you and your family with a sustainable way to manage your debt.

Get free and confidential help to combat your debt, call **PayPlan*** on 0800 197 8433.

Our **Care Line** Service provided by Health Assured can offer advice and information, helping with a range of concerns including emotional support. Take a look at the e-portal or download the APP.

Health & Wellbeing e-portal: <https://healthassured.eap.co.uk/>
Username: policemutual **Password:** careline



Download the **Health Assured App** and register today - your code is **MHA107477**

For more information on how Police Mutual are supporting you during the coronavirus pandemic click [here](#).

Call us 01543 441630
Visit policemutual.co.uk

We're open from
9am - 5pm Mon - Fri

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