

# taking control of your pension and finances.



**Length of course:** 2 hours (face to face)

## Summary

This course is designed to help employees clearly identify the 4 steps towards becoming financially well that can support employees through working life and beyond. Providing information to help support employees make informed financial decisions.

## Aimed at

Helping employees gain confidence and control over their finances.

## Learning objectives

- **Break down your payslip**  
Help employees clearly understand their take-home pay and what deductions mean.
- **Get a financial snapshot**  
Encourage employees to assess where they stand financially, and start exploring smart ways to budget and save.
- **Tackle debt with confidence**  
Demystify different types of borrowing, share tips on managing debt, and how to boost credit scores.
- **Plan for the future**  
Explain how the State Pension works and explore the various workplace pension options available.
- **Take the next step**  
Provide guidance on where to go for trusted financial advice, and introduce the basics of investing.

## Course structure

### Personal taxation, allowances and benefits (Your take home pay)

- Income tax
- National Insurance
- Marriage allowance

### Understanding your finances

- Budgeting
- Reviewing your outgoings
- Benefits

### Reviewing your borrowing

- Different types of borrowing
- Credit card overpayments
- Mortgage overpayments
- Credit scores
- Repaying debt

### Savings and investments

- Creating a savings strategy taking account of short, medium and longer term goals
- The importance of planning for the unexpected expenditure
- Tax efficient savings
- Understanding investment risk

### The value of your pensions

- The State Pension, how much and when you are likely to receive your benefits
- Workplace pension
  - The basics
  - Are your pensions on track?
  - Tax efficiency in pension saving
  - Your benefits at retirement
  - Options available at retirement

**Please note: At the end of the course all attendees will have access to an interactive workbook where learnings from the course can be put into action to help you take control of your finances.**