



# Clear, unbiased money advice at work

Free advice and information  
for your employees, delivered  
in your place of work



The **Money Advice Service** is here to help you manage your money better. We provide clear, unbiased advice to help you make informed choices.

A large white graphic of the number 80 followed by a percentage sign, set against a light green rectangular background. A thin white horizontal line is positioned below the graphic.

80%

Eight out of ten take action following a presentation

# Clear, unbiased advice really works

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**So far, we have worked with over 1,500 employers and have reached over four million people in the workplace.**

Our independent evaluation shows that:

- eight out of ten take action following a presentation
- almost everyone (97%) feels it's a 'valuable part of the employer benefit package'
- more than two thirds say they have a better understanding of their money situation and increased confidence in relation to money matters

And, as a result of our programmes:

- 18% say they have taken out a pension through their employer and a further 12% intend to do so.
- In addition to these new pension provisions, 12% have increased their pension contributions and a further 15% intend to.

## Employees say

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**"It proves they (the employer) are thinking of their staff welfare."**

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**"It gives information face-to-face of things people may not be aware of and we could ask questions."**

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**"Following the presentation, I made changes to my finances which resulted in total savings of over £4,000."**

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**"It explained the different types of borrowing, who offers them and what the repercussions are."**

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**"Opened my eyes to the importance of saving for retirement early."**

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## Why offer money advice at work?

A survey by the insurer AXA found that two out of three of people spend time thinking about their finances instead of working, and 5% of people have taken time off work during the past year because of money worries.

It's easier for your employees to focus on work if they're not worrying about bills and making ends meet. Employees who are in control of their finances at home, can benefit you as an employer through increased productivity, reduced absenteeism, and even less stress-related illness.

The Money Advice Service is here to help. We offer free, clear and unbiased money advice and information delivered to your employees in their place of work. We believe that the right money advice can make a difference to their lives.

This advice and information includes online advice, group presentations, personalised one-to-one assistance, and a wide range of resources from free guides and in-depth handbooks to online tools and calculators.

These can be used together as a comprehensive programme, or separately as stand-alone resources, depending on what works best for your organisation. And, importantly, because the Money Advice Service is independent, you and your staff get clear, unbiased advice.

## The benefits of money advice in the workplace

By bringing the Money Advice Service into your workplace, you will help your employees to manage their money better. You will also give them a better understanding of money issues more generally and motivate them to shop around. This can help them save money.

By reducing their financial worries, you will help to cut their stress.

### For you – the employer

As an employer, by bringing the Money Advice Service to your staff, you will give them a better understanding, and appreciation, of the value of your total reward package. This will lead to a better-informed workforce and, our research has found, this has a positive impact on staff surveys.

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## How the programme works

A Money Advice Service Relationship Manager will guide you, advising on the best way we can work with you to create a tailored programme for your organisation.

### Online

Our comprehensive website has a wide range of free information, calculators, tools and resources to help your people get to grips with their money and find out more about products such as mortgages, pensions or insurance.

Using our new, easy-to-use online advice tool (launching mid-2011) your employees can get unbiased money advice to help them make the most of their money. It will give your employees a personal action plan to help them with their money must-do's and longer-term goals.

[moneyadvice.service.org.uk](http://moneyadvice.service.org.uk)

### Group seminars

'Making the most of your money' is a free, hour-long seminar delivered by specially trained presenters in your workplace. The seminar covers everything from budgeting, borrowing, saving and investing, and protecting your family and possessions to saving for retirement. It can also be tailored to offer bespoke information on your own company benefits.

To support this seminar, we give all the attendees a free copy of our 'Making the most of your money' guide. This builds on the information given in the seminar and includes useful links and contacts.

97%

Almost everyone attending feels it's a 'valuable part of the employer benefit package'

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## Personalised assistance for your employees

As a follow up to the 'Making the most of your money' seminar, or as a stand-alone service, our Money Advisers can come to your workplace for confidential, individual appointments. This way your employees can get clear, unbiased money advice tailored to their situation.

Or, if your staff prefer, this service is available on the phone and online.

**[moneyadviceservice.org.uk](http://moneyadviceservice.org.uk)**  
**0300 500 5000**

Calls should cost no more than 01 or 02 UK-wide calls, and are included in inclusive mobile and landline minutes. To help us maintain and improve our service, we may record or monitor calls.

## Retirement

For employees who are two years or less from retirement, we offer 'Your guide to retirement'. This is a free, comprehensive handbook which aims to demystify the financial side of moving from work into retirement, explaining the steps and choices people can make to improve their financial security, now and well into their later years.

## Redundancy

If you're in the unfortunate position of making redundancies, we offer a free, practical handbook for employees, 'The redundancy handbook'. This handbook covers subjects such as the financial impact of losing a job, how to make the most of redundancy payments, debt management and borrowing, avoiding or managing debt, managing a mortgage whilst unemployed and general information on financial planning and budgeting.

## The guides

Clear, unbiased guides covering subjects from borrowing and budgeting, saving and investing, to insurance and mortgages.

Order copies or download at **[moneyadviceservice.org.uk](http://moneyadviceservice.org.uk)**.



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## Our partners

Our workplace programme was launched in 2006 and, to date, we have reached more than three million employees across the UK in their place of work.

We are currently working with over 1,000 organisations including:

- Capita
- E.ON
- KPMG
- The Ministry of Defence
- National Union of Teachers
- RBS Group
- Rentokil Pest Control UK
- Save the Children
- Scottish & Southern Energy
- South West Trains
- The UK Police Service

**“I would like to thank you for the excellent work you did to support our Financial Education Programme. Response from our staff has been overwhelming, with over 93% of respondents who attended a presentation saying it improved their understanding of money matters. I have no doubt it has helped to improve engagement levels within our company.”**

Steve Langhorn  
Organisation and Change Director  
Rentokil Pest Control UK

## Next steps

If you would like to take advantage of this ground-breaking, free programme, please email us at [enquiries@moneyadviceservice.org.uk](mailto:enquiries@moneyadviceservice.org.uk)



**For further information email**

enquiries@moneyadviceservice.org.uk

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