

# Plan. Save. Achieve.

We're here to help you on your savings journey



Are you saving for the future? It's time to start planning. 74% of Police Officers said that they're worse off financially now than they were 5 years ago. Unfortunately, we can't change the past, but we can help you to prepare for the future. With our simple guide to financial planning, it's easy to start saving towards your goals. We're also here to help you manage any unexpected costs.



## Plan your budget

Budget planning is important. It can help you to forecast. When you want to save money, you should start by assessing your income and expenditure. This will give you an idea of how much disposable income you have each month. It will also highlight areas that you may be able to reduce your spending.

[Use our budget planner](#)

## Save regularly

Regular saving is key. How much depends on your budget. Our Member Account automates the process. You can save straight from your pay (in 28 forces), making it effortless! You can choose to save between £5-£1,000 per month, and you'll have instant access to your savings as and when you need them. There are no fees to withdraw, and it's completely free to start saving. You'll even earn your share of our surplus profits in the form of an annual dividend. In 2021, we paid 1.0% to help our members savings to grow!



[Join the Credit Union](#)



## Achieve your savings goals

Now you're saving, stick at it! Do you want a new car? Are you dreaming of a holiday? What about a mortgage deposit? It's much easier to keep up saving with clear goals in mind. Whatever your goals, keep working towards achieving them! There's nothing like a bit of self-motivation, and having something in mind to save for does just that!

[Need some inspiration?](#)

## Manage unexpected costs

You're not there just yet. But you've made a start! Unfortunately, there will be times where you're faced with unexpected costs. You know the ones. That broken boiler or those new car tyres. Annoying, right?

What if there was a way to save towards your goals, and have the flexibility to manage these annoying costs?



Limit	Minimum monthly repayment
£500	£16
£1,000	£32
£1,500	£48
£2,000	£64
£2,500	£80
£3,000	£96
£4,000	£132
£5,000	£166

With Revolving Credit, you can! Revolving Credit works by agreeing a fixed contribution each month. However, if you need access to funds you can dip into the facility, up to your pre-agreed limit. If you have an outstanding balance, your monthly contribution will go towards repayments. If you don't, it will go straight into your savings. And the best part, it's completely free unless you use it!

[Find out more](#)