Here Through Every Stage of Life

QUARTERLY TIPS TO HELP YOU FEEL GOOD ABOUT MONEY

Wherever you are in life, buying your first home, raising a family, or looking ahead to retirement, financial security is an ongoing journey. In the public service sector, you are balancing this alongside helping others. It's hard not to let your own milestones take a back seat. In this guide, you'll find helpful tips to navigate costs at each stage of life, from managing the back-to-school rush to taking the confusion out of financial jargon.

Finance Matters | July 2026

This guide is for general information only and does not constitute regulated financial advice.

Saving money over summer

The warmer months bring a storm of financial demands. Between holidays, childcare and frequent days out, this season's costs can easily drain your savings. Here's how to make it through summer without overspending...

Keeping summer fun on a budget:

Utilise discounts

Use savings like the Blue Light Card and the Defence Discount Service. Many attractions offer summer discounts for emergency service, healthcare, and military personnel.

Set spending limits

Withdraw your spending money in cash before leaving the house. Spending stops once the cash runs out, preventing mindless overspending on your contactless card.

Prep before you travel

Tourist hotspots charge a premium for food and drink. Packing your own picnic and filling reusable water bottles can save a family of four upwards of £50 on a single day out.

Ways to cut down holiday childcare costs:

- Some councils and charities offer holiday childcare subsidies or funded places for eligible families.
- Use Tax-Free Childcare to receive up to £2 for every £8 you pay towards approved childcare (subject to eligibility).
- Take turns looking after each other's children during the holidays to reduce the number of days you need to pay for childcare.
- Book holiday clubs as early as possible, as many providers offer learly-bird discounts before the school holidays.

Smart September planning!

The start of a new school year also puts a strain on family finances. In fact, educating a child costs more than £1,000 a year in primary school, and £2,300 in secondary school.*

There is a huge amount of pressure to splash out on a shiny new set of school supplies. However, you can beat the autumn spending hype by shifting the focus away from what marketing campaigns say you should have, and onto to what you and your children actually need:

Audit before you shop

Children often outgrow their clothes before they wear them out. Check what still fits to ensure you're only replacing the essentials.

Stagger your spending

Gradually collect essentials like stationery during weekly shops. A staggered spend eases pressure and leaves time to find discounts.

Ditch high-street brands

Opt for generic supermarket multi-packs for items like shirts and sweaters. Many schools allow plain, unbranded uniform.

Use community networks

Check for school PTA or local social media group second hand uniform sales. You'll find school-approved clothing for a fraction of the price.

The September reset: 4 things to check

Energy deal

Ensure you are on the best rates before winter hits.

Rainy days

Top up your emergency fund if you had to use it over summer.

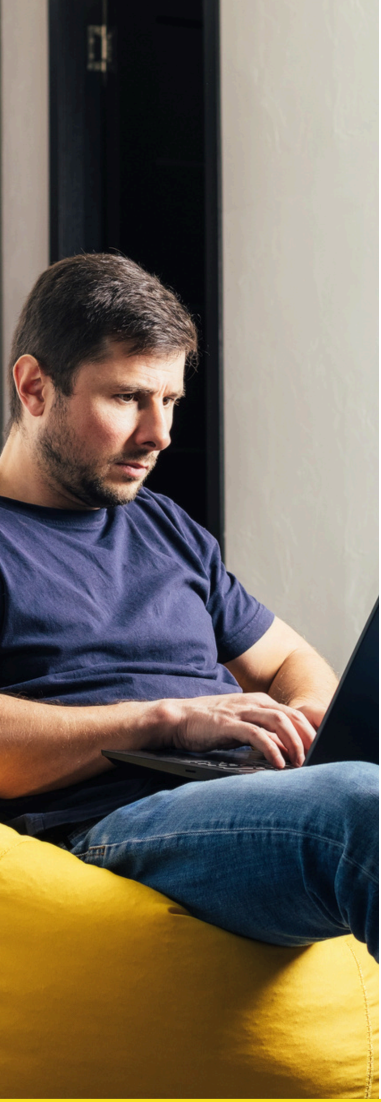
Tax codes

Check the tax code on your payslip so you do not overpay.

Automation

Adjust or set up automatic salary deductions if needed.

*According to Child Poverty Action Group and Loughborough University's Centre for Research in Social Policy (CRSP).



Navigating public sector pensions

The public sector defined benefit pension is one of the sector's biggest assets - but aligning it with your long-term goals does require planning. Here's how to take control:

Access your portal

Regularly review your pension dashboard (My NHS Pension, My AFPS for the military, or your specific self-service portal) to track your projected retirement income.

Know your Normal Pension Age

Retirement ages vary by sector (e.g., age 60 for police and fire, or linked to the State Pension Age for NHS and Civil Service). Understanding your scheme helps prevent unexpected early retirement penalties.

Monitor tax limits

Understand how promotions or significant overtime might impact Annual Allowance tax thresholds.

Boost your retirement income

Explore options like Additional Pension, ERRBO, or Additional Voluntary Contributions (AVCs) to maximise your final retirement payout.

Take the Next Step

Whatever life brings next, discover support to help you plan ahead with confidence.

Scan the QR code to learn more about our Regular Saver account and how to become a member. Start saving from just £10 per month.