

# ISAs & Building Your Future

QUARTERLY TIPS TO HELP YOU FEEL GOOD ABOUT MONEY

**Financial planning often feels like another task on an already overflowing to-do list.** However, the start of a new tax year is a rare reset opportunity that mustn't be missed. These tips help you cut through the jargon to help you make the most of the April reset, reclaim money you could be owed, navigate the ISA maze and build a financial buffer that lasts well beyond the summer - so that our members can invest in themselves!



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# All you need to know about ISAs

## What is an ISA?

An ISA (Individual Savings Account) puts a tax-free wrapper on your money. Anything kept inside this wrapper and the returns are shielded.

## ISA allowances

Every UK adult has a £20,000 ISA allowance for 2026/27 tax year, which can go into one ISA or be split across multiple types.



## Some of the different types of ISAs available:

### Cash ISA

Best for short-term goals. With a Cash ISA, you can earn tax-free interest and there is no investment risk.

### Stocks & Shares

Best for long-term goals. You can invest in the stock market tax-free. You may end up with less than you put in.

### Lifetime ISA (LISA)

If you are aged 18-39 and save £4,000 p/year in a LISA, you can receive a 25% bonus to your first home or retirement.

### Junior ISA

You can save up to £9,000 tax-free for the 2026/27 tax year per child. These ISAs are for children under the age of 18.

## ✘ Myths

*"I need a huge amount of money to open an ISA."*

*"My money is locked away in an ISA forever."*

*"I'll have to do a complicated tax return if I have an ISA."*

## ✔ Facts

Our [Serve and Protect Cash ISA](#) can be opened with just £5.

Some ISAs are fixed-terms, while others allow access at any time.

ISAs are tax-free, so you don't need to declare any interest.



## Summer on a shoestring...

Nothing beats the feeling of stepping off the plane and into a Spanish summer. And in no profession are these sunny breaks more needed than in the high-pressure public sector, but they can come at a cost.

To help cut your travel costs this year, here are some tips to consider:

### Be flexible

If your dates are flexible, use “Everywhere” and “Whole Month” on flight comparison sites to find the cheapest options - ideal if you’re not tied to school holidays.

### Clear your cookies

Search for flights and hotels in “Incognito” or “Private” mode. Travel sites may track your searches and can raise prices if they know you are interested in a specific route.

### Swap to self-catering

Look out for affordable apartments or Aparthotels. Having access to a small kitchen means you can make your meals, saving a fortune on eating out three times per day.

### The ‘shoulder season’

This is a term given to the travel period between peak and off-peak times. Choosing before or just after the summer rush often offers great weather without inflated rates.

## Free holiday activity inspiration

### Parkrun

Try Parkrun for a free, weekly 5K in your local area.

### Geocaching

Turn a walk into a treasure hunt with the this free app.

### Museums

There are lots of museums to enjoy for a free day out.

### Events

Check council sites for free local events like concerts.



# Growing your greatest asset

ISAs, summer savings... what it all comes down to is your single highest-return investment: you. Financial resilience requires you to invest in yourself by making the most of every pound.

## The power of a plan

You can't reach a destination without a solid map. Use the free [budget planner](#) on our site, check for any unclaimed benefits you could be owed with our [benefits calculator](#), and remember to sign up for our free weekly [webinars](#)!

## The pay-yourself-first principle

Successful investing starts by saving at the beginning, not the end, of the month. Automate a set amount from your salary each month to steadily build towards your goals without the extra effort.

## The community edge

With your credit union, you're a member, not a customer. As a not-for-profit financial cooperative, we offer ethical loans and flexible savings designed to improve your financial resilience throughout your career.



# Spring into Action

**Start saving now to watch your funds bloom**

Scan the QR code to learn more about our Regular Saver account and how to become a member. You can start saving from as little as £10 per month.