



## Welcome to Newsbeat

Welcome to Newsbeat – the first newsletter from free debt advice provider PayPlan that will keep you up to date with the latest news from the money advice sector, emergency services and forces serving personnel.

PayPlan have been working with the Police family for over 25 years and we are aware of some of the more sensitive issues you face especially when dealing with debt and money worries. As a result we have created this newsletter to provide you with more information about the help that is available. We would be most grateful if you could distribute this newsletter to your membership and perhaps link to it on your intranet/website. The web link is [www.payplan.com/newsbeat](http://www.payplan.com/newsbeat)

We aim to do these newsletters every 6 months and would welcome any suggestions for content that would be of interest to the Police service.

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## Introducing Helen ...

There's a new contact for all your PayPlan queries.

Helen Clarke has been at PayPlan for 13 years and previously worked at Middlesbrough Council for 20 years, spending 10 of those years delivering front line debt advice as part of the Trading Standards Consumer and Money Advice Team.

[Read more](#)



## You're not alone

Being a Police Officer can be extremely rewarding but challenging enough without trying to cope with financial problems alone.

Problem debt can affect anyone for a number of reasons. Thousands of people from all backgrounds and walks of life in the UK, are currently experiencing financial difficulties due to the economic downturn, spiralling living costs and static wage and salary levels.

[Read more](#)

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## Save the date

Please join PayPlan for our first Police open day on Thursday 16<sup>th</sup> March 2017 between 11am – 4pm.

You will get the opportunity to:

- Meet our Insolvency Practitioner
- Meet some of our key advisers who help your colleagues
- Speak to our compliance team about regulation and confidentiality
- Listen to some calls and case studies
- Listen to our guest speakers talk about mental health and coping with stress
- Hear from our partners Police Mutual

Lunch will be provided on the day.

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## Understand your options

When it comes to tackling your debt, choosing the right solution for your individual circumstances is very important.

But with so many different options available, it can be difficult to decide which solution is right for you. Individual Voluntary arrangements and a Debt Management Plan are just two of the more popular options to tackle unsecured debt. We've looked at some of the most common questions we're asked about each option.

[Read more](#)



Switching to a free debt management plan

Do you pay fees every month for your debt management plan? Did you know these charges are extending the term of your DMP?

This doesn't have to be the case. There are debt management companies out there who can manage your DMP for free and will ensure 100% of the money you pay each month goes to your creditors. Switching to a free DMP is easy and can see you debt free a lot sooner.

[Read more](#)



## Signed up to PayPlan Plus yet?

When you work in the emergency services and forces serving personnel, life isn't always 9-5.

That's why, PayPlan Plus – PayPlans private, online account management system is ideal for people who work different hours.

PayPlan Plus is unique to PayPlan and allows users to manage their own debt plan for free online at any time of the day, enabling them to stay in

control of their plan, anytime and from anywhere.

[Read more](#)

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