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Building better budgeting habits for 2026



About us

WEALTH at work is a leading financial wellbeing, retirement and workplace savings specialist.

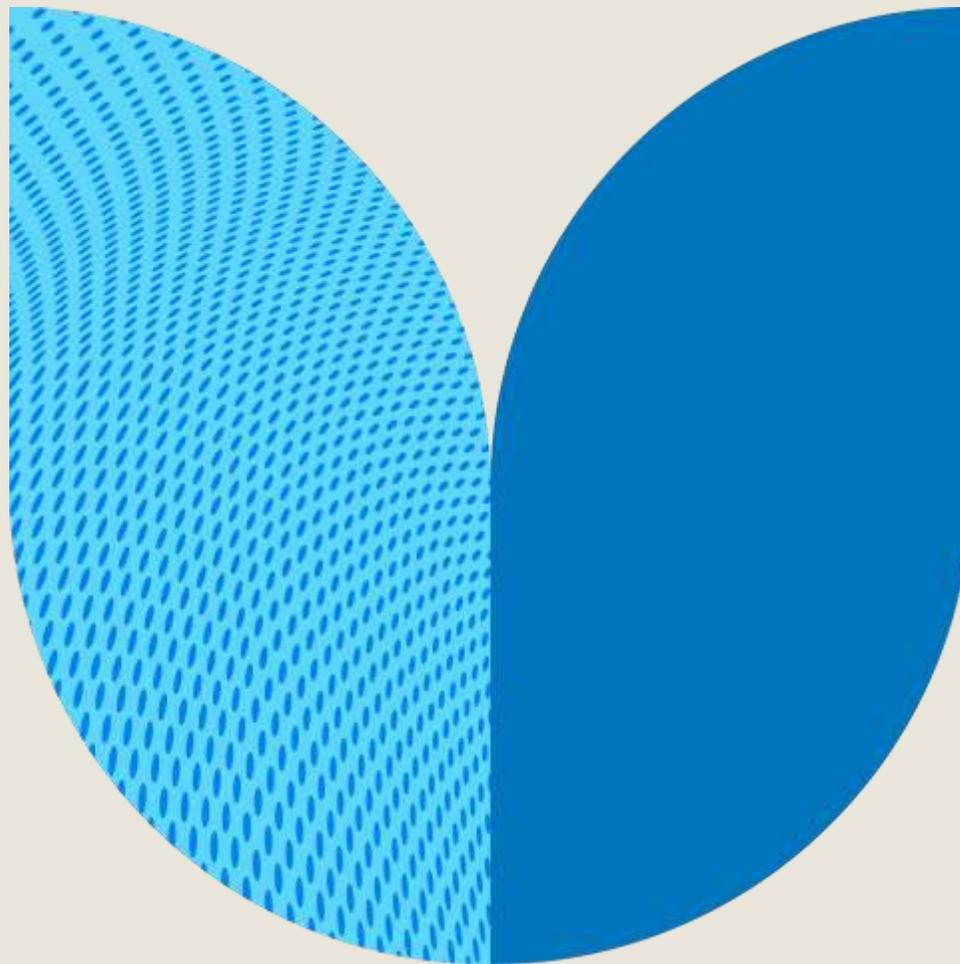
Established in 2005, we work with hundreds of organisations across both the private and public sector.

Our financial education services are delivered on a bespoke basis.

Agenda

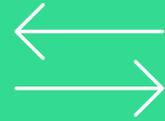
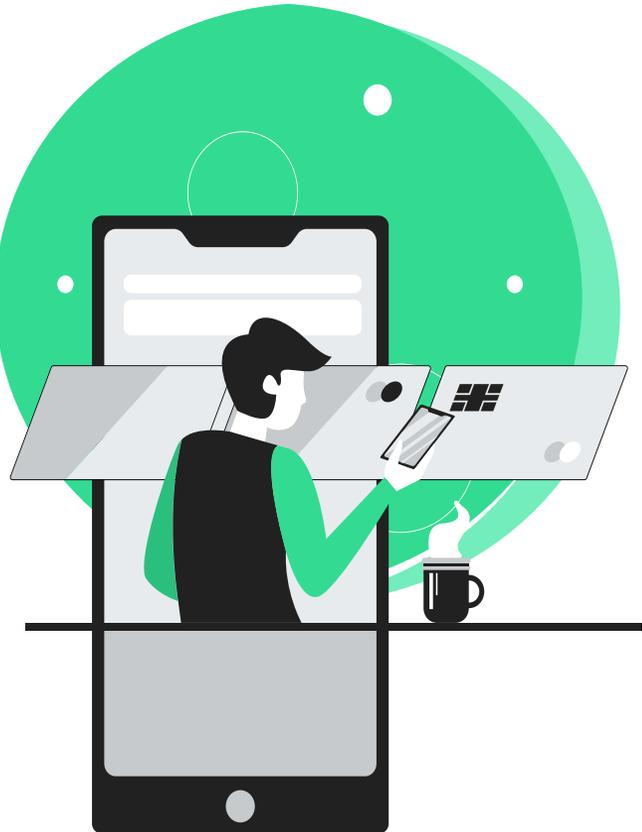
- Starting afresh in 2026
- Tackling an income deficit
- Making the most of an income surplus
- Improving your financial footprint
- LSEG benefits
- Next steps

Starting afresh in 2026



Where you are

Get together at least three months' worth of bank and credit card statements or look on your banking apps.



Your current income
and outgoings



Your emergency fund



Your debts



Your long-term
savings and pension

New year, new focus

Income

Essentials

Your Future

Wants

What's coming in?

What needs to go out?

What are you investing in yourself?

What's left?

- Your take home pay
- Side hustles
- Savings income

- Housing
- Food
- Electricity
- Broadband
- Mobile
- Utilities
- Insurance
- Transport
- Childcare

- Emergency fund
- Debt repayment
- Pension
- Investments
- Further learning
- Large Goal (e.g. house deposit)

- Clothing
- Going out
- Holidays
- Gym
- Charity
- Subscriptions

Ideas for budgeting

There are many ways of budgeting, to ensure success, it's about finding the right method for you.



are you above water?

Once you've completed a budget, you need to take action depending on your situation.



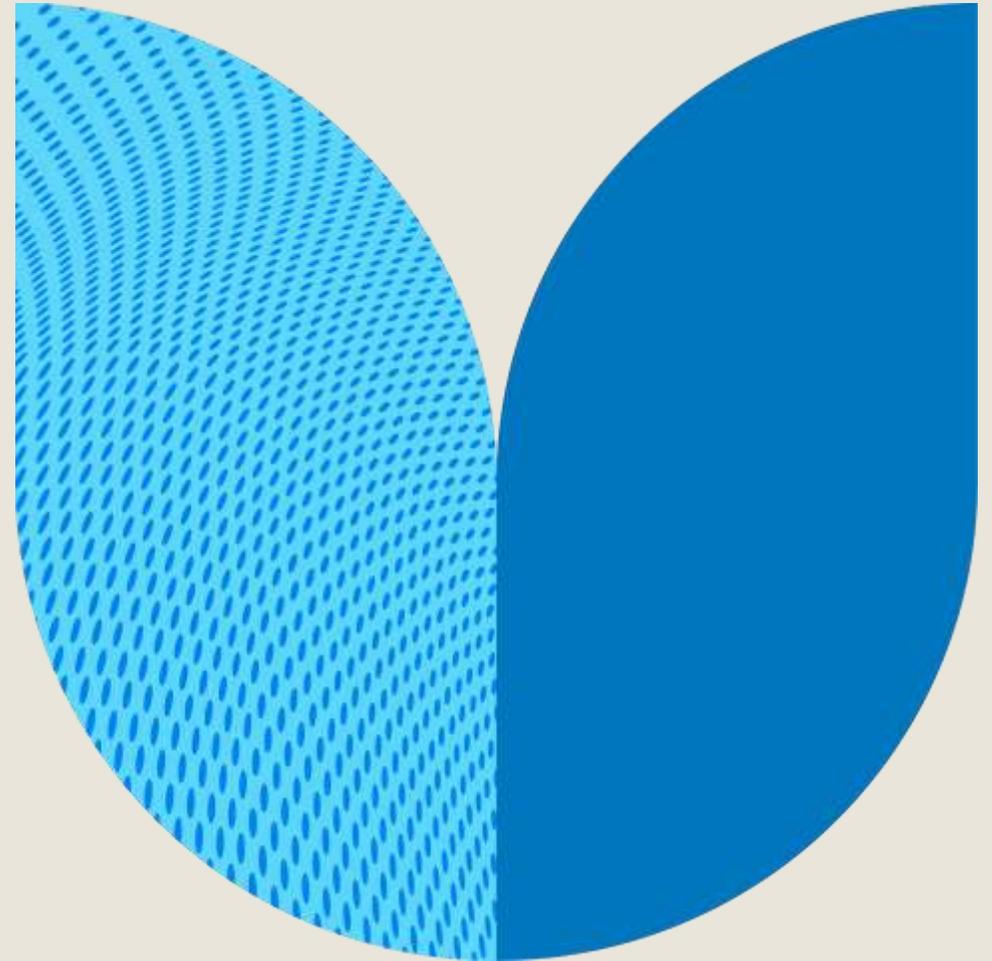
Income surplus

- Create an emergency fund
- Produce a plan to repay debt
- Build your investments

Income deficit

- Discover ways to decrease your expenditure
- Explore options to increase your income
- Seek help if you need it

Tackling an income deficit



Start the new year with a plan

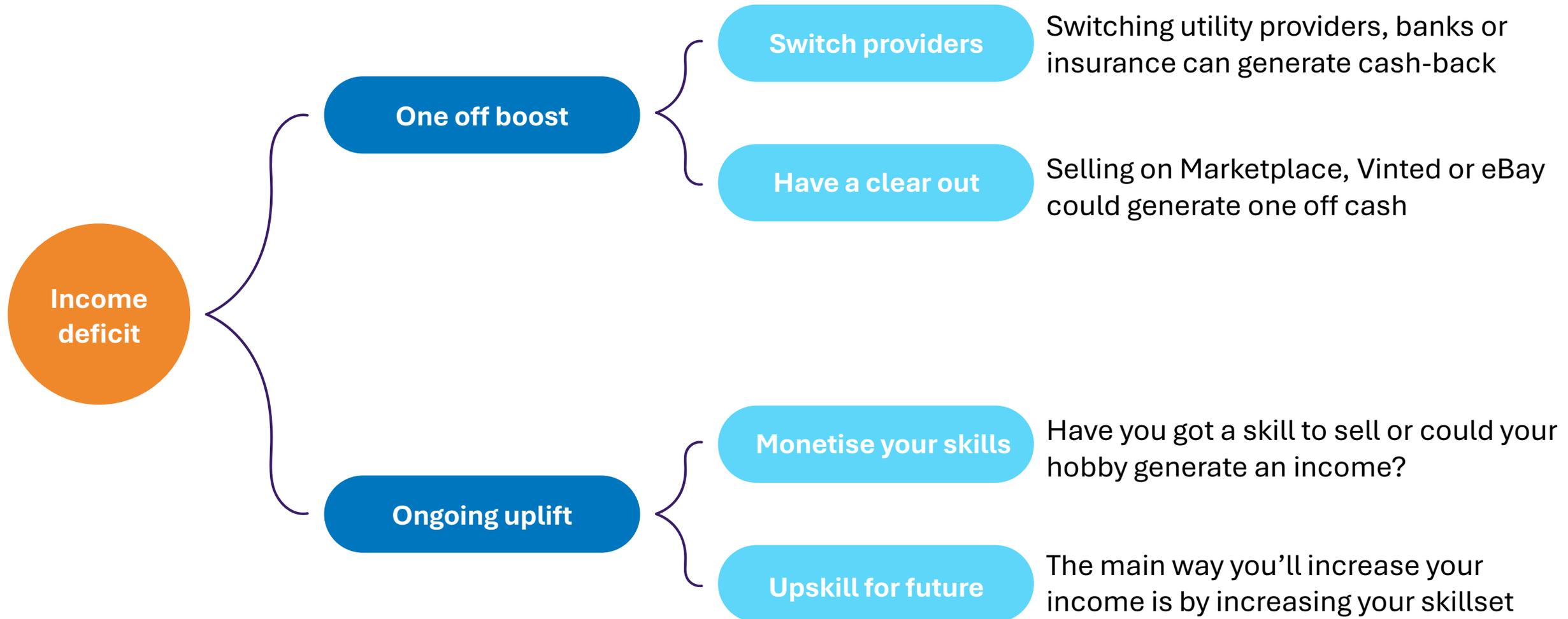
Once you've done a budget, use a traffic light system to categorise your spend into non-negotiable, periodically negotiable and instantly negotiable.

			
 Mortgage or rent			
 Water & Council Tax			
 Gas, electric, broadband & mobile			
 Groceries			
 Socialising			
 Childcare			
 Subscriptions			

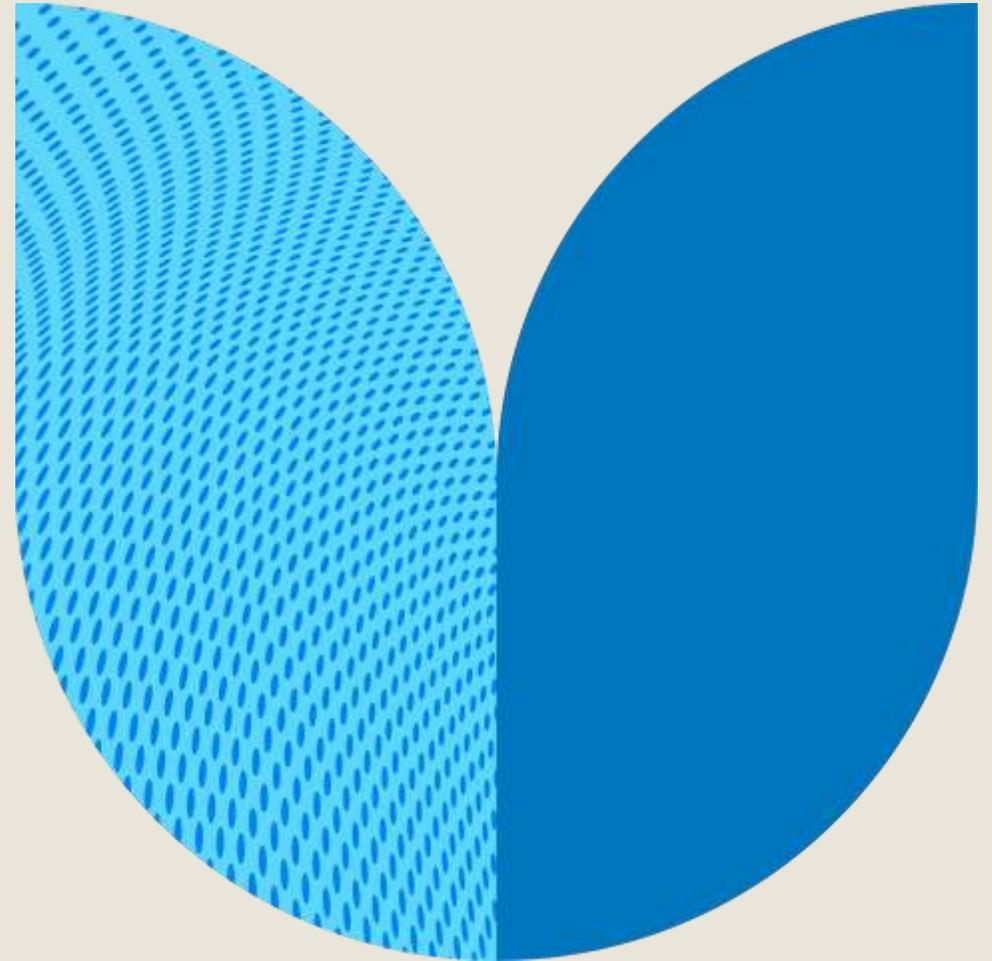


Getting an income boost or ongoing uplift

Look at ways in which you can create one off boosts to clear debt and increase your ongoing income.

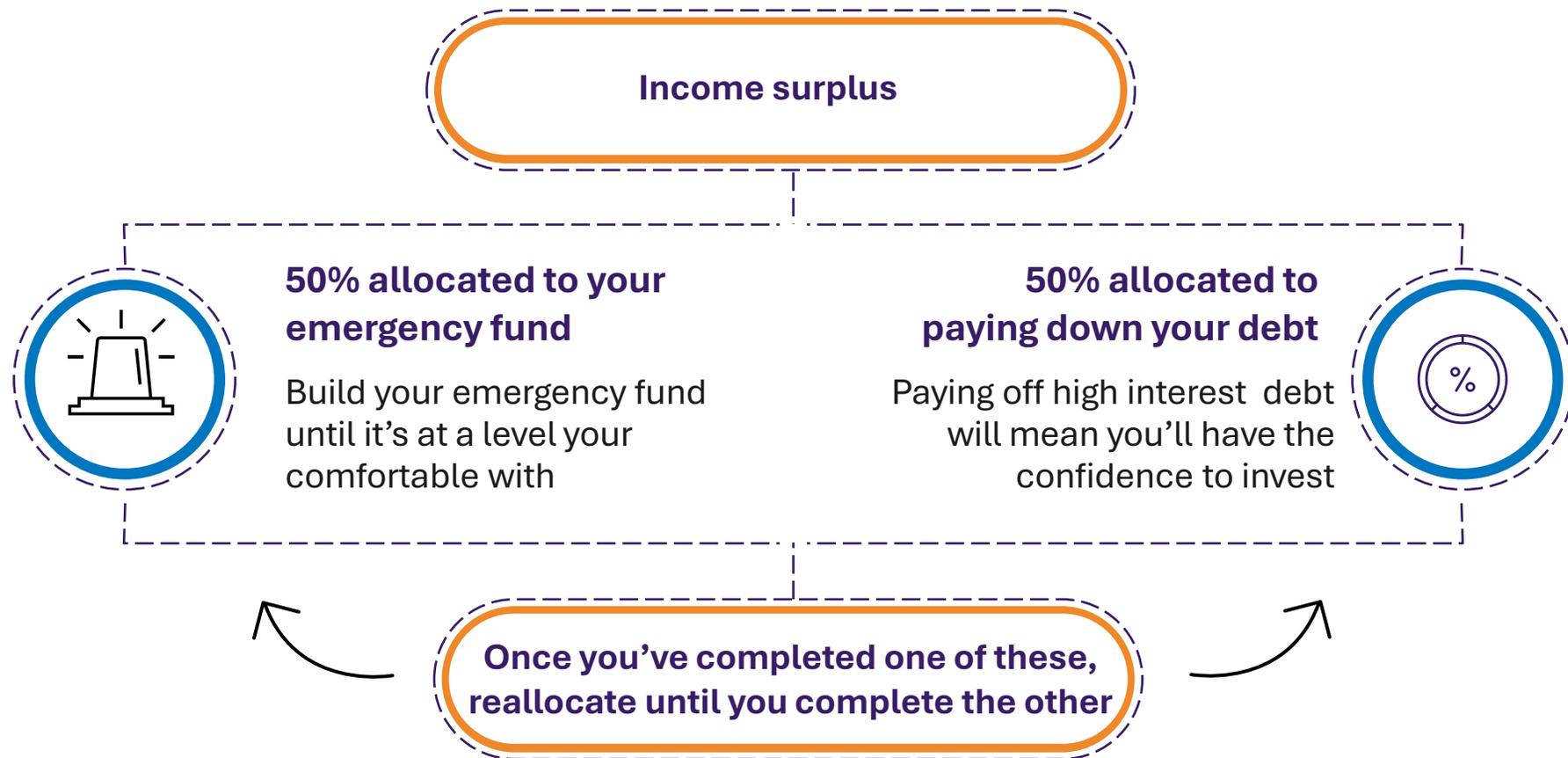


Making the most of an income surplus



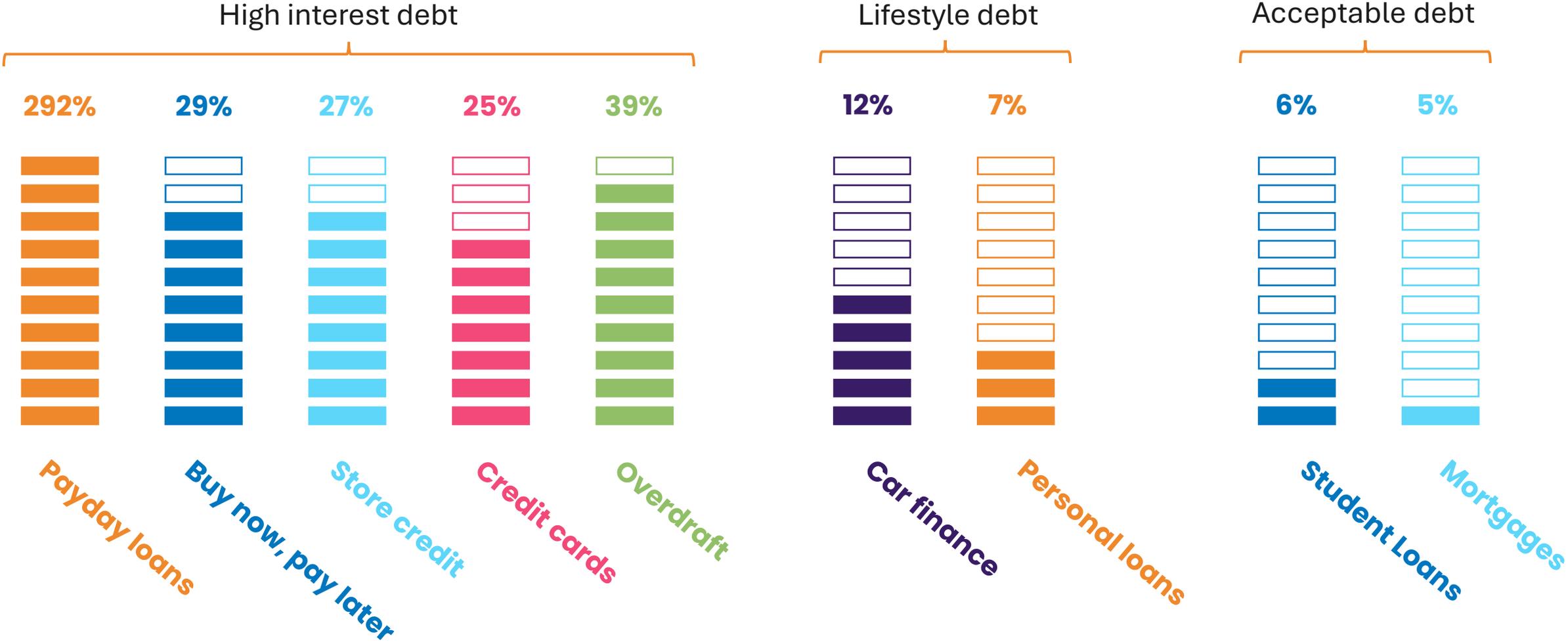
Creating a solid foundation for the new year

Build an emergency fund and clear high interest debt will give you the confidence to be able to invest in your future.



*rates are indicative and examples only

Prioritising debt repayment

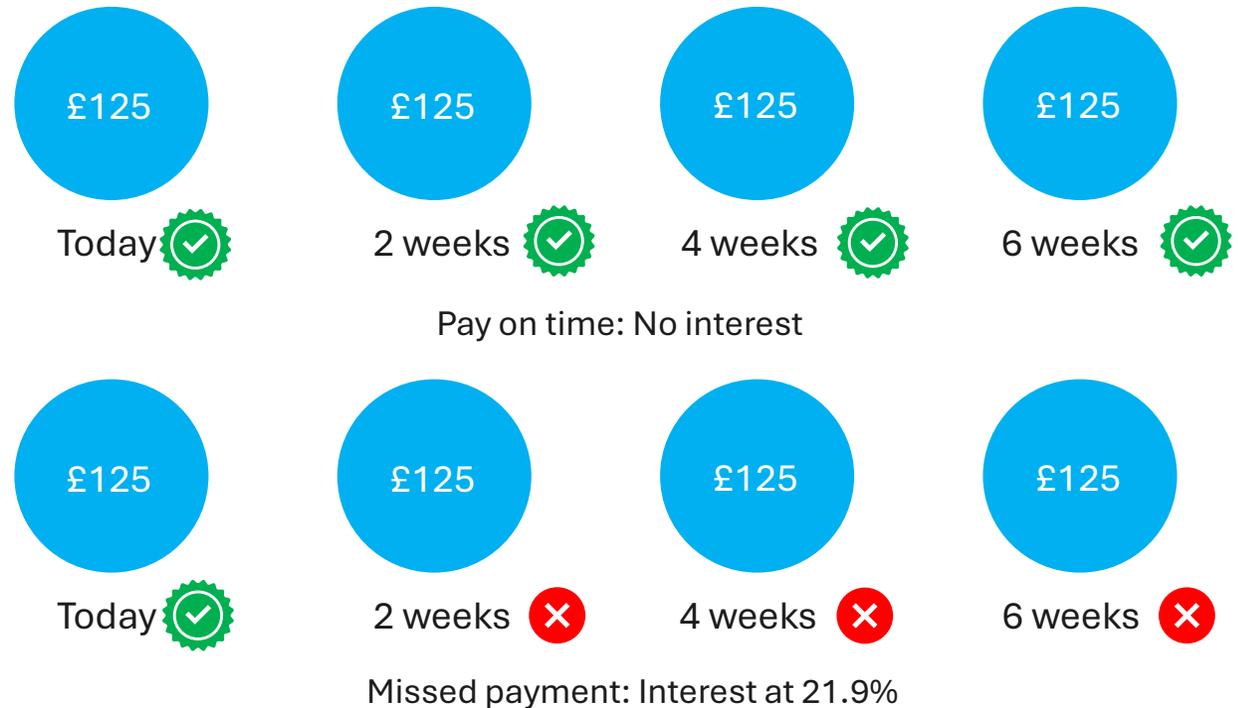


Buy now, pay later

Buy now pay later deals allow you to spread the cost of items without paying interest if you repay on time. Although this can be tempting, paying late can mean much higher charges.

ITEM	Price
Jeans x 2	£200
Top x 2	£150
Shoes	£150
Total	£500
Updated Total	£582.13



Note: BNPL providers are not currently regulated in the UK. Terms, repayment periods and interest charges will vary.

Credit card overpayments

Based on a credit card debt of £3,000 and 22% APR.

Repay £60 per month

£3,534
interest



Term



Repay £100 per month

£1,198
interest



Term



Repay £300 per month

£310
interest



Term



Late payments



- Credit card bill of £1,000
- Requires a minimum payment of £10 by 10 October.
- Currently on a 0% on new purchases offer.



Additional Charges:
£0



Potential additional charges:
Late payment fee: £25
Missed Direct debit fee: £15
Interest at 29%: £290

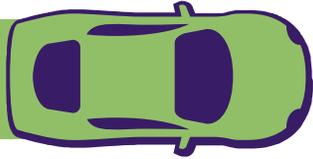
Total increased debt: £330 (33%)



Always speak to your provider if you're unable to make a payment

Car finance

Hire Purchase (HP)



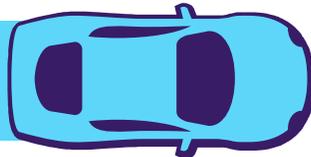
- 👍 Low deposit
- 👍 Flexible terms
- 👎 You don't own the car until the final payment
- 👎 Expensive for short terms loans

Personal contract purchase (PCP)



- 👍 Low monthly payments
- 👍 Option to return the car
- 👎 Usually high interest
- 👎 Large payment to keep the car

Personal loan



- 👍 You own the car from the outset
- 👍 Usually lower interest than other car finance
- 👎 May impact other borrowing
- 👎 May need to be secured against a home

Could you be debt free by 2027?

When tackling debt, the key is to know how much the debt is worth and what the interest rate is. From here you can create a plan.

Avalanche method

Pay minimum payments to all debts



Pool all extra resources onto the debt with the largest interest rate



Once that's paid off, allocate your payments to the next largest interest rate



Once each payment is paid off, the rate at which your accruing debt will slow

Snowball method

Pay minimum payments to all debts



Pool all extra resources onto the smallest debt



Once that's paid off, allocate your payments to the next biggest debt

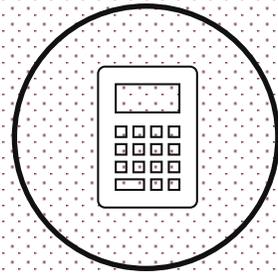


Each payment will increase in size and debt will get repaid quicker

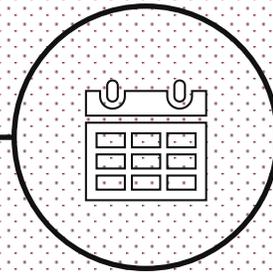
Creating an emergency fund

If you are in a position to put money aside, take these steps to create an emergency fund:

Add up your essential monthly expenditure

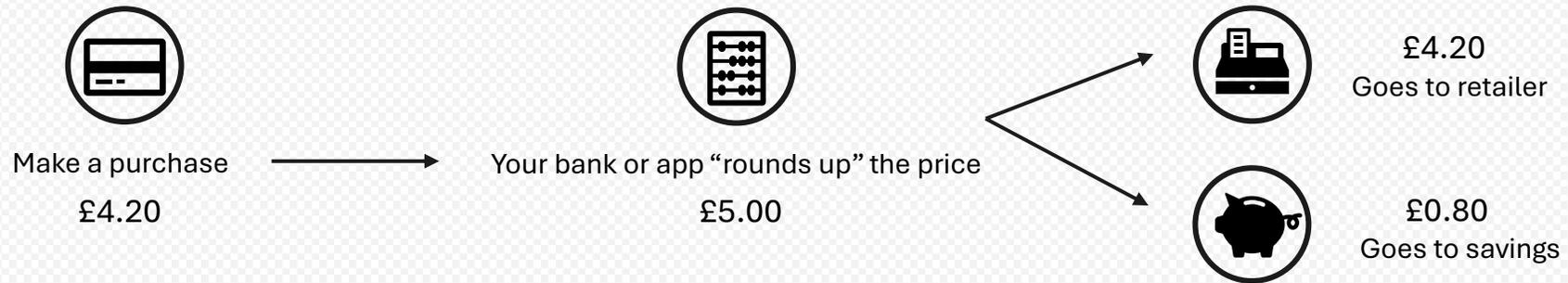


Hold this money in an instant access account



Aim to save 3-6 months worth of this calculation

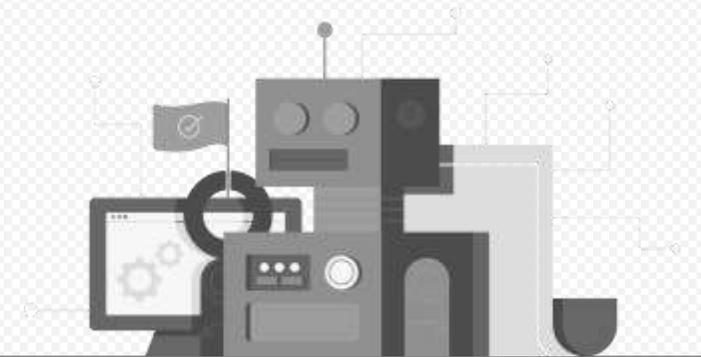
Automate your savings



2 transactions like this per day could help you save **£584** over a year!

Let AI help you save

- Uses open banking to analyse your income and expenditure
- Automatically saves what you can afford to save for you
- Adjust the amount if it is too large or little

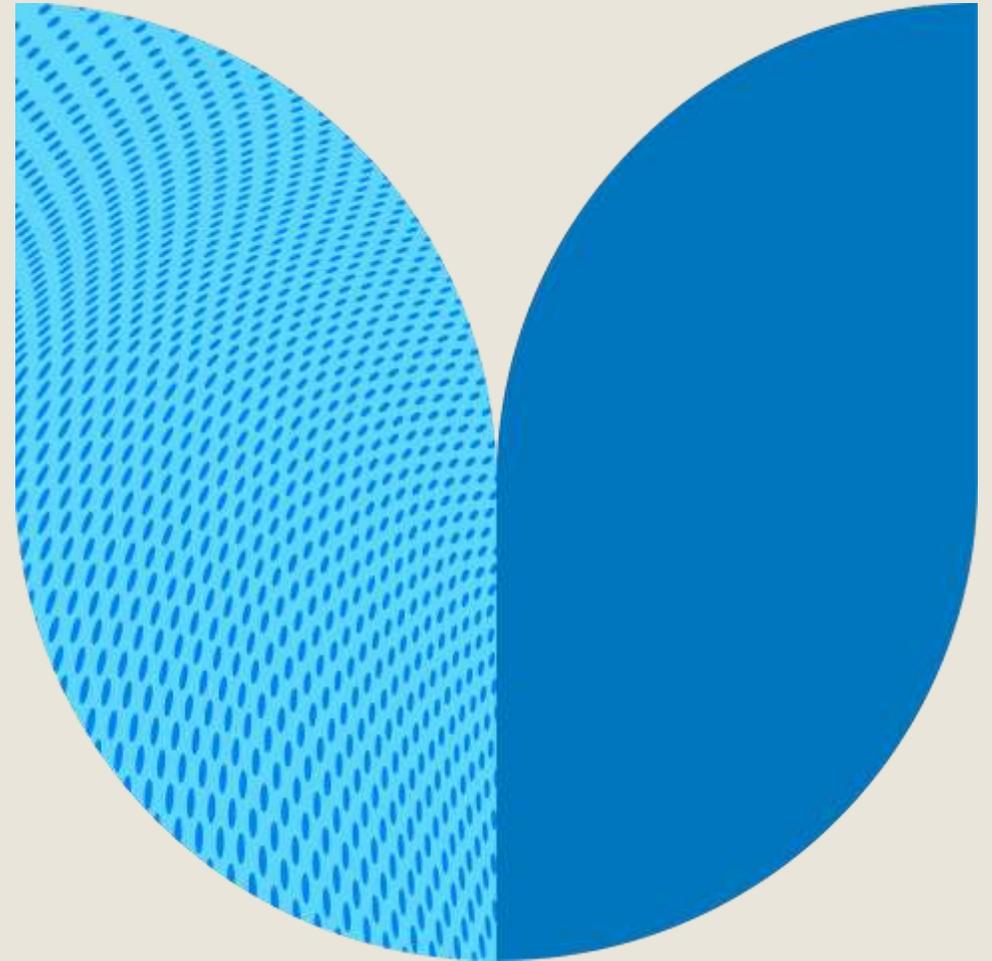


Personal savings allowance

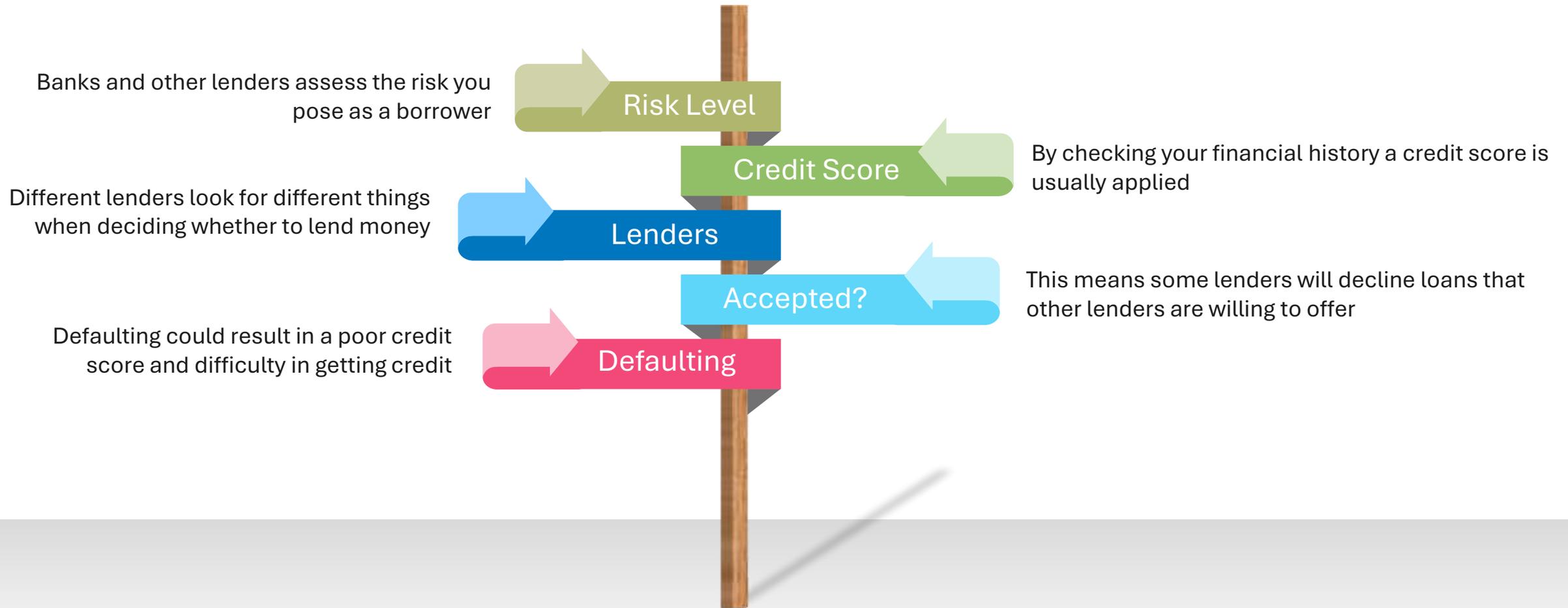


The Personal Savings Allowance is based on UK income tax rates and not Scottish income tax rates

Improving your financial footprint



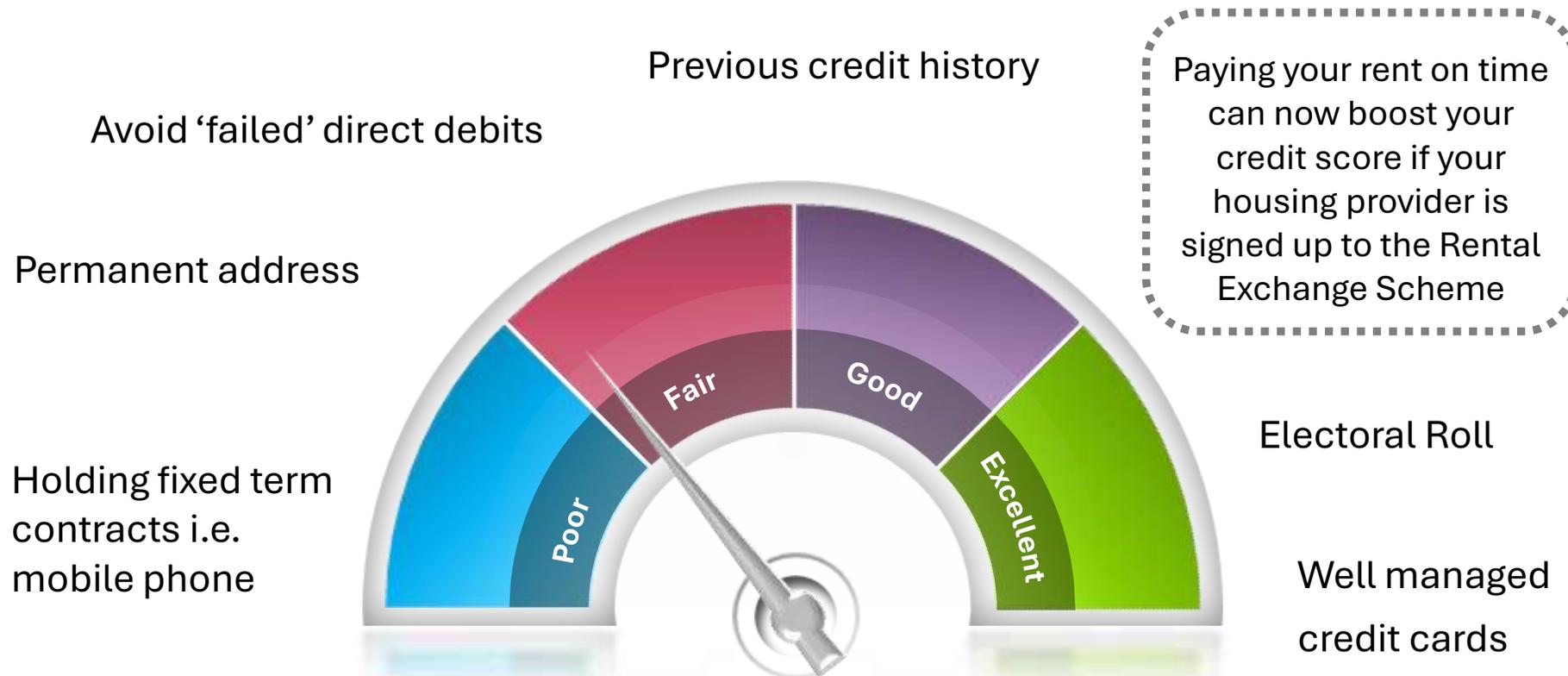
Your credit score



Your credit score

Many factors can impact your credit score and there are a number of actions you may be able to take to build up your credit score.

Build or improving your credit score



What a credit report can show

Credit factors
What's affecting your credit score and what needs work.

Credit limit More to do ●

£XXXXX

The credit limit reported for your xxxxxx xxxxxxxx
xxxx account.

Payment history Keep it going ●

Perfect

You haven't missed any payments.

Credit utilisation Keep it going ●

9%

You're using 9% of your total reported credit limit of
£XXXXX

Time on electoral roll Take note ●

1 yr 5 mos

How long you've been registered on the electoral roll at
your current address.

Get tips on how to
improve your rating

Check your
current credit limit

Missed payments?

Available credit

Query anything that
looks wrong

New accounts Keep it going ●

0

You haven't opened any new accounts in the last 6
months.

Age of credit Keep it going ●

13 yrs 11 mos

Your | xxxxxx xxxxxxxx account is your oldest
active account.

Mortgage Keep it going ●

Confirmed

There's a mortgage on your latest credit report.

Credit report summary

£XXXXX

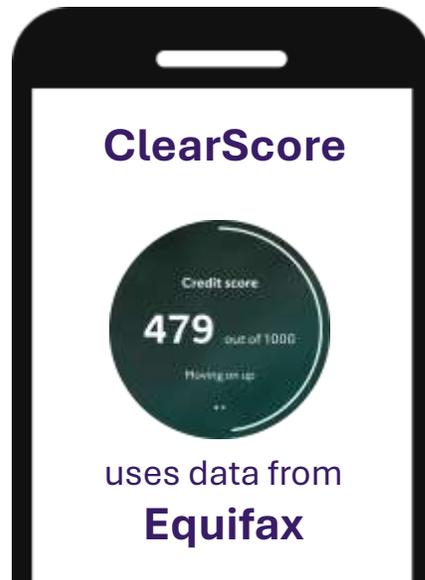
Total balances reported by your providers

Credit cards **£XXX**

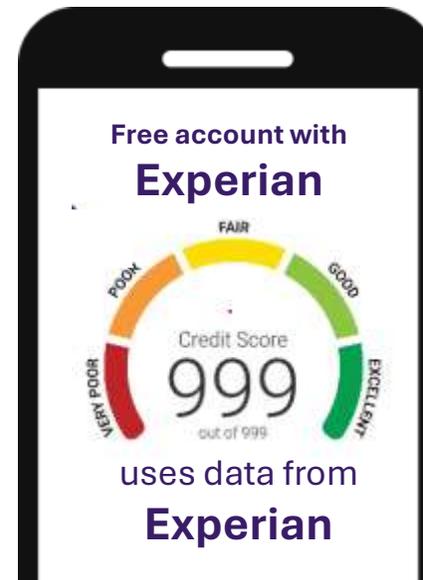
Mortgages **£XXXX**

[View my full report](#)

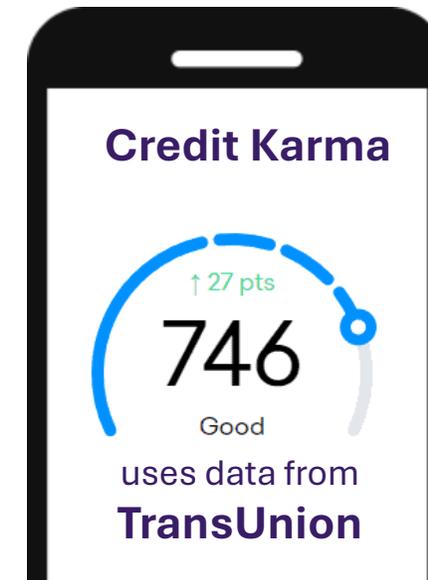
Check your credit score for free



www.clearscore.com



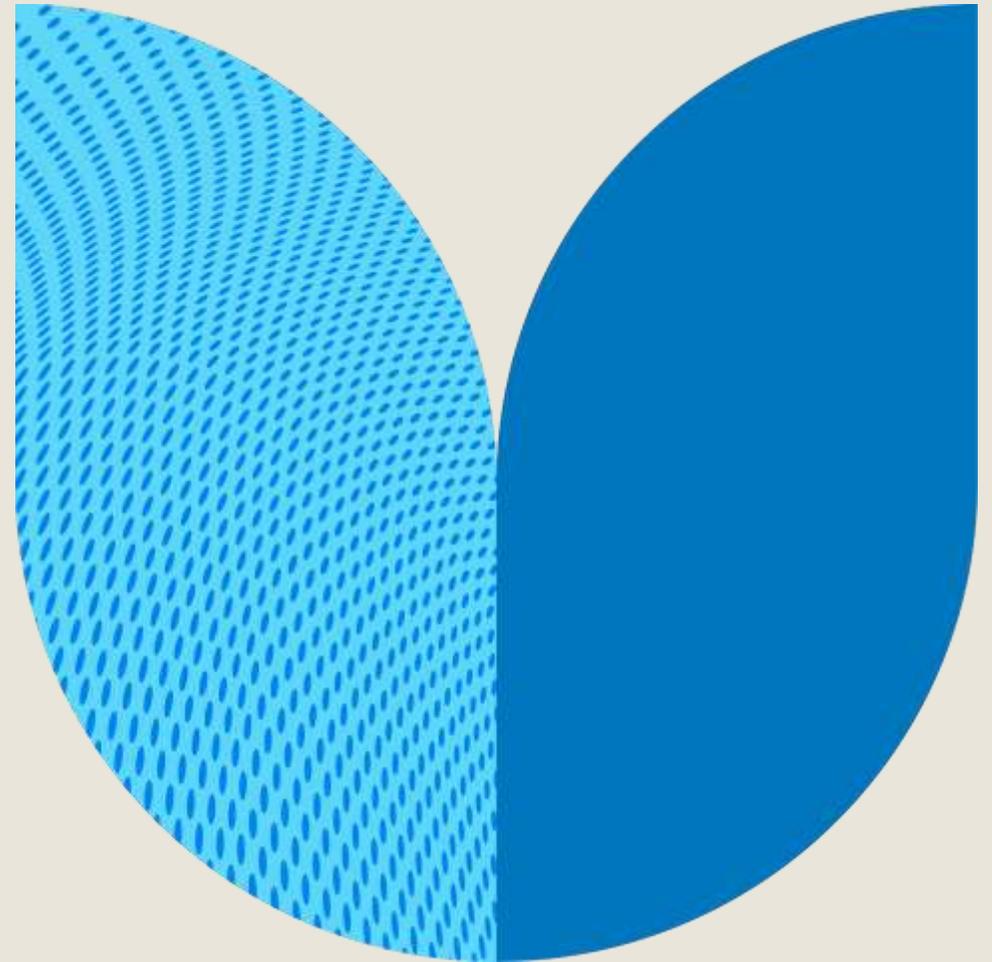
www.experian.co.uk



www.creditkarma.co.uk

It's worth checking your credit score with all three agencies at least once a year

LSEG benefits



Benefits from LSEG



**MyBenefits
2025/26.**

**A CLOSER LOOK
AT THE BENEFITS
AVAILABLE.**

FINANCIAL WELLBEING

- > Critical Illness Insurance (self and family)
- > Life Assurance (self and partner)
- > Personal Accident Insurance (self and family)
- > Financial Planning Surgeries
- > London Stock Exchange Group Pension Plan
- > Personal Travel Insurance
- > Income Protection
- > Additional Voluntary Contributions (AVCs)
- > Will Writing
- > Mortgage Advice

PHYSICAL WELLBEING

- > Cycle to Work ^{UPDATED}
- > Virtual GP Service (Doctor at Hand)
- > Health Screening (self and partner)
- > Dental Insurance ^{UPDATED} (self and family)
- > Gym Membership
- > Private Medical Insurance (self and family)
- > Eyecare Vouchers
- > My Gym Discounts

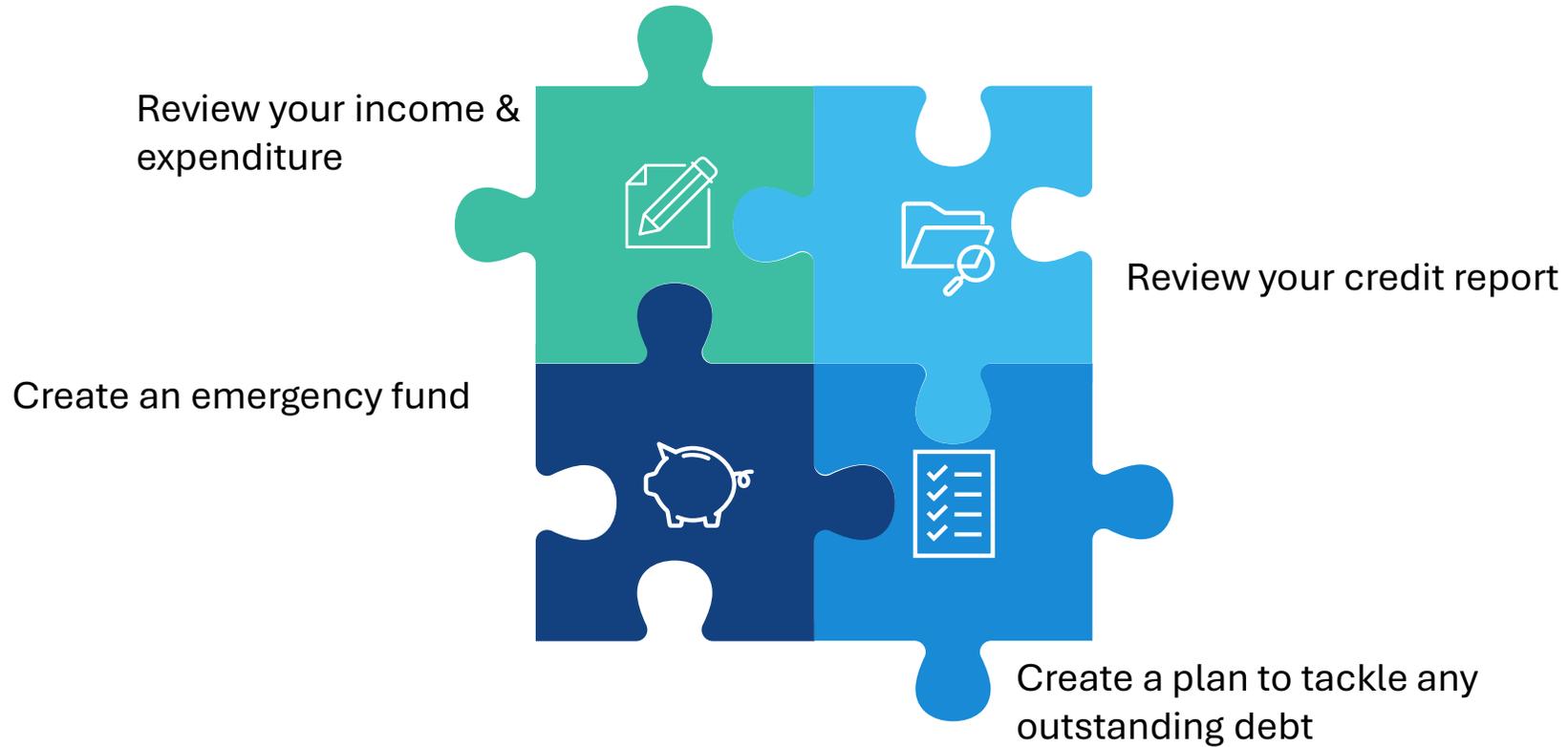
EMOTIONAL WELLBEING

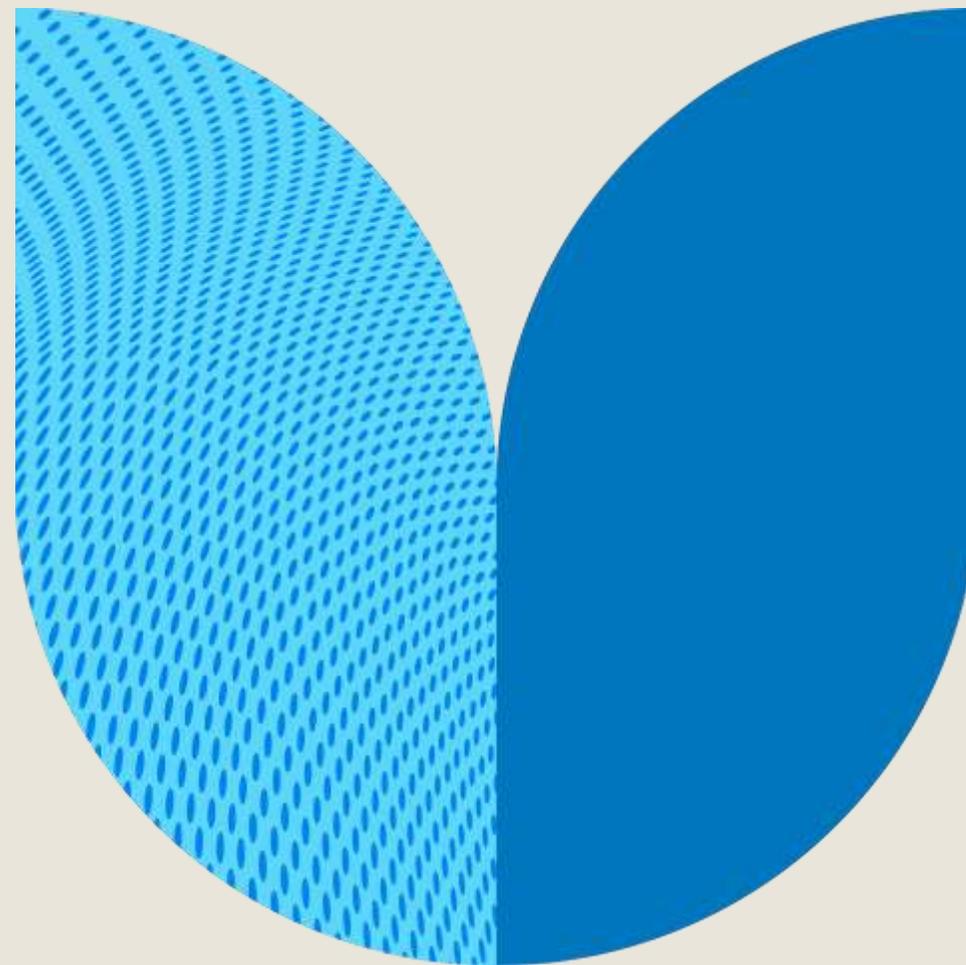
- > Peppy Health App
- > L&G Care Concierge
- > Employee Assistance Programme
- > Emergency Backup Care
- > Holiday Flex

SOCIAL PURPOSE

- > LSEG Drive
- > Carbon Offsetting
- > Charitable Giving

Summary





Next steps

Useful contacts

01

LSEG Employee Assistance Programme - LifeWorks

www.login.lifeworks.com | 0800 169 1920
username: lsegUK | password: lsegUK

02

Money Helper pension calculator

moneyhelper.org.uk/en/pensions-and-retirement/pensions-basics/pension-calculator

03

General tax and National Insurance information

www.hmrc.gov.uk

04

Pension Tracing Service

www.gov.uk/find-pension-contact-details

Seeking advice

An adviser will assess your circumstances, objectives and risk profile and provide you with a personal recommendation to meet your objectives.

All regulated firms are listed on the Financial Services Register, this provides confirmation that the firm is authorised, the specific services they are authorised to provide and details of the advisers who work for them.

Financial Services Register link:

- <https://register.fca.org.uk>

Contact us

We provide a telephone helpline and a regulated investment advice service through **my wealth** - a trading name of Wealth at Work Limited which is part of the Wealth at Work group.

It helps individuals to understand their personal financial situation especially when selecting their retirement income options.

- Telephone **0800 028 3200**

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Thank you

0800 028 3200

www.wealthatwork.co.uk/mywealth

