







MoneyHelper is here to help, so you can move on with life. We provide clear money and pension guidance online and over the phone. We can also point you to trusted services, if you need more support. Money help all in one place, that's free to use.

Everyday money

Guidance on choosing and running a bank account, planning your finances and cutting costs.

 [Budget planner](#)



-  Household bills
-  Buying and running a car
-  Living costs
-  Credit and purchases
-  Insurance
-  Banking

Saving

How to save money, types of savings accounts and getting started with investing.

 [Savings calculator](#)

- How to save money
- Types of savings
- Investing

Work and benefits

Understanding your employment rights, dealing with redundancy, benefit entitlements and Universal Credit.

 [Money manager for Universal Credit claimants](#)

 [Redundancy pay calculator](#)

- Help with your benefits
- Tax and your pay
- Child Benefit
- Redundancy
- Universal Credit
- Self-employment
- Employment basics

Homes

Paying for our home is normally our most expensive outgoing. That's why we've put together a section on understanding your money when buying or renting.

 [Mortgage calculator](#)

 [Mortgage affordability calculator](#)

 [Stamp Duty calculator](#)

Buying

- Help to buy a home
- Understanding mortgages
- Re-mortgaging or switching your mortgage
- Borrowing in later life

Renting

- How much rent can you afford?
- Financial and legal responsibilities if you rent

Money troubles

If you're having problems with debts, need to make a complaint about a financial service or are worried about being scammed.

 [Money navigator tool](#)

 [Debt advice locator](#)

 [Credit card calculator](#)

 [Loan calculator](#)

 [Bill prioritiser](#)

- Ways to pay off debts
- Money problems and complaints
- Help if you're worried about bills and payments
- Coronavirus money worries
- Scams

Family and care

Big money decisions often need to be made when looking after family members, expecting a baby, or you've got family problems like illness, divorce or bereavement.

Baby costs calculator

Baby money timeline

- Maternity and paternity rights
- Having a baby
- When someone dies
- Divorce and separation
- Making a will
- Long-term care
- Care advice and help
- Illness and disability

Pensions and retirement

Whether you're just starting to think about your retirement, are about to retire, or have been retired for some time.

Workplace pension contribution calculator

Pension calculator

Retirement adviser directory

Annuities comparison table

- Pension basics
- Auto-enrolment
- Building your retirement pot
- State Pensions
- Tax and pensions
- Taking your retirement pot

Got a question about your money or pensions?
There are lots of ways you can talk to us:



Web chat

Use our online web chat service to find quick answers.

moneyhelper.org.uk

Monday to Friday – 8am to 6pm
Saturday – 9am to 3pm
Sunday and Bank Holidays – closed



Call us

Give us a call for free and impartial money and pensions guidance.

0800 138 7777*

Monday to Friday – 8am to 6pm
Saturday, Sunday and Bank Holidays – closed
* Calls are free



WhatsApp

Need help sorting out your debts, have credit questions or want pensions guidance?

Add **+44 7701 342744**

to your WhatsApp and send us a message.

**Money
Helper**



HM Government