

Salary Finance

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Financial Wellbeing benefits for University of Glasgow colleagues

Access here:

home.salaryfinance.com/uofg/



These slides contain information
provided by Salary Finance

Please note:

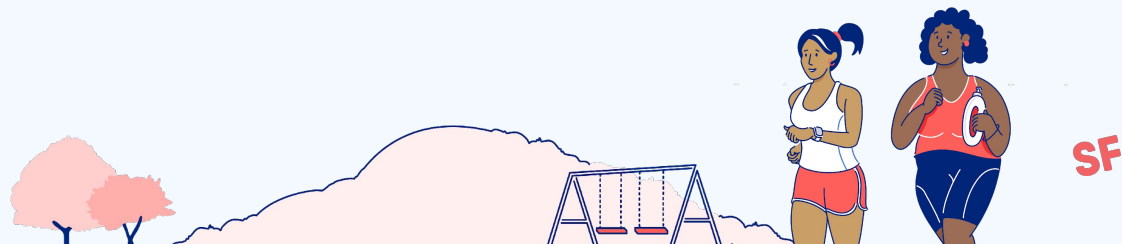
This presentation is generic in nature and is **not personal advice**

For personal financial advice consult a
regulated independent financial adviser .

Free personal money help is available from either:

Money Helper Service (www.moneyhelper.org.uk/en)

or your local **Citizens Advice Bureau** (citizensadvice.org.uk/debt-and-money)



Colleague loans repaid through salary

Salary Finance offer competitive rates to enable responsible borrowing & debt consolidation.



Eligibility:

6 months tenure,
£6,000 gross salary,
18 years old, 3 years'
UK address history.



Loans from:

£1,000 to £25,000



Interest rates :

From 5.9% - 29.9%:
Representative Rate
13.9% APR



Loan terms:

1 to 5 years



Price promise:

For all loans under
£5,000

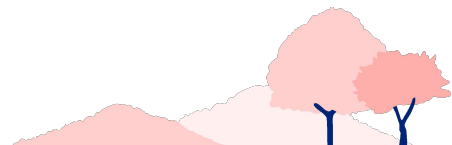
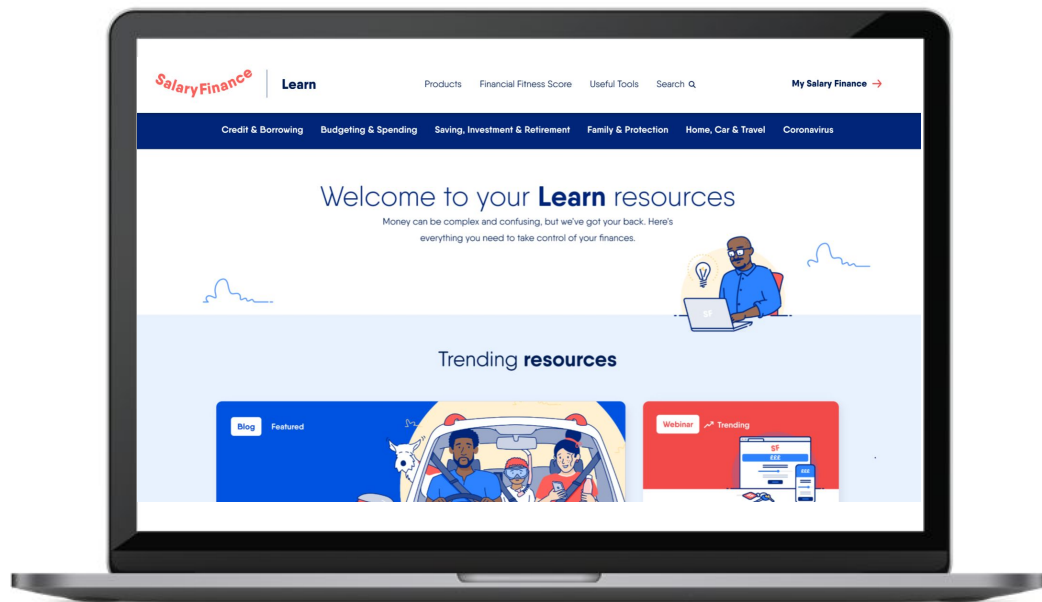
Representative Example : Amount of credit: £1,500. Term: 24 months.
Annual interest rate/Representative Rate: 13.9% APR (fixed).
Monthly payment: £71.96. Total repayment: £1,712.96

Important: This is an option, not a recommendation. Your employer does not benefit from offering this service and all communications will be with Salary Finance. Loan applications will be assessed to ensure the loan is appropriate and affordable.



Free financial education

Everyone can improve their relationship with money. Salary Finance provide videos, tools and guides to manage money better.



Webinars & Budgeting tools



Budget Planner

Your detailed spending breakdown

Our free Budget Planner puts you in control of your household spending and analyses your results to help you take control of your money. It's already helped hundreds of thousands of people.

Get Started!



Access your saved Budget Plan

How to use our online Budget Planner

Before you get started, grab as much information (bank statements, bills...) as you can. The more up to date your results will be.

- 1 Enter what you spend and how much you earn
- 2 The calculator will give you a breakdown of your finances...
- 3 ...you mi

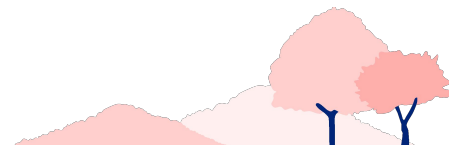
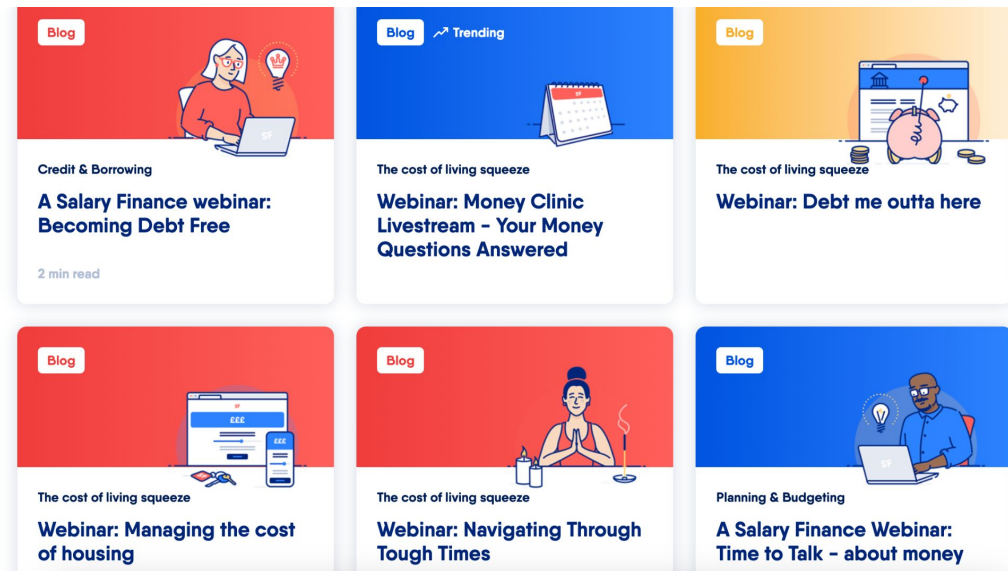
Savings calculator

Are you saving for a future bill? A new TV or car? Or just to have a bit in the bank?

The calculator can help you understand how long it will take to save a specific amount, or how much you need to save to have enough by a particular date.

Know how much you want to save, but not sure how long it will take?

Calculate



Better Off Calculator

£23 Billion pounds of unclaimed benefits in the UK last year - make sure you're not missing out!

- Over 1.4 million households are not claiming £8.3 billion in Universal Credit benefits.
- More than 2.25 million households are missing out on £3.4 billion in council tax relief.
- Around 529,000 caregivers are bypassing nearly £2.2 billion in Carer's Allowance.

It takes 5 mins to check!

Click here: [Better off Calculator](#)



Better Off Indicator

People are missing out on £23 billion of benefits each year. See what you could claim.

What is your relationship status?

☒ Single ☐ Couple

Couples are defined as living together, married, or in a civil partnership.

How old are you?

26

[Find out more](#)

What is your postcode?

e.g. SW1Y 5AH

How many children in your household?

0

[Find out more](#)

What best describes your housing?

No housing costs/Live with parents

Monthly take home income (after tax, excluding benefits)

£ 0

Savings

£ 0

[Find out more](#)

Who do you work for?

Type your employer's name here...

You may be eligible for up to:

Click to see benefits entitlement

Thank you

Any questions?

The logo for Salary Finance, featuring the company name in a bold, sans-serif font. The text is white and is positioned within a dark, circular, semi-transparent shape that has a soft, glowing effect around it.

Important: The "Advance" product is not a regulated lending product. This is an option, not a recommendation. Sainsbury's does not benefit from offering this service and all your communications will be with Salary Finance. Loan applications will be assessed to ensure the loan is appropriate and affordable for you. "Learn" content is for guidance and educational purposes only and is generic in nature. Salary Finance does not offer regulated financial advice. Please seek independent financial advice.

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