

Money management – Budgeting and Credit

The Money Force website has been withdrawn, but other sources of information below can be used instead:

Financial top tips for service personnel – regularly updated

<https://www.gov.uk/government/publications/financial-top-tips-for-service-personnel/financial-top-tips-for-service-personnel>

Money Advice Service – wide ranging online portal on finances and budgeting which was set up by the government, contains free and impartial information about borrowing, homes and mortgages, budgeting and saving, work, family finances, pensions, insurance, etc. Helpline: 0800 138 7777 Mon – Fri 8 a.m. to 6 p.m.; also includes webchat accessible from the main website:

<https://www.moneyadviceservice.org.uk/en>

Martin Lewis Money Saving Expert website – great source of information about all aspects of budgeting, including banking, bills, travel, motoring and shopping.

www.moneysavingexpert.com

[Financial and budgeting advice from Royal British Legion](#) –helpline 0808 802 8080, there is also a webchat on the website.

Credit Unions are non-profit financial organisations set up by members living/working in the same area or employed in the same industry to benefit their community. CU are used as an alternative to banks and can offer reasonable loan rates.

Military CU – offers membership to service personnel, reservists, veterans and family members. Branches throughout the UK (nearest in Birmingham); membership can be managed online. Phone 0121 700 1210; email: info@serveandprotectcu.co.uk; www.militarycu.uk/

London Mutual CU – offers **Forces Finance** – flexible savings and loans deducted directly from salary, available to serving personnel, reservists and veterans who receive armed forces pensions. Phone 0330 1220021; email: info@forcesfinance.org.uk; <https://forcesfinance.org.uk/>

Fairshare CU – membership available to those who live or work in Shropshire or Telford and Wrekin. Branches in Telford and Shrewsbury with regular local information points. Can be managed online. Phone 01952 200 200; www.fairshare.uk.com

Just Credit Union – membership available to those who live or work in Shropshire or Telford and Wrekin. Main branch in Shrewsbury with regular community branches in Telford and Shropshire. Can be managed online. Phone 01743 252 325; email: info@justcreditunion.org; <https://justcreditunion.org/>

MWS (Wrekin) Credit Union – for people who live in Madeley, Woodside or Sutton Hill, based in Jubilee House, 74 High Street, Madeley, Telford TF7 5AU. Tel: 01952 408111

[Defence discount service](https://www.defencediscountservice.co.uk/index.php) – the official MOD discount service for the armed forces community provides discounts both online and on the high street for members of the Armed Forces, Veterans and Armed Forces Community. Also is home of the Defence Privilege Card, the vetted discount card that can be used in stores, restaurants and venues to obtain armed forces discounts. This discount card allows Veterans and the Armed Forces Community to have a card that can allow them to receive military discounts. Phone: 01509 233446 Mon - Fri 9.00 - 17.00;
<https://www.defencediscountservice.co.uk/index.php>

HM Forces Railcard – available to serving members of the Armed Forces and their spouses, offers up to 30 per cent off adult and 60 per cent off child rail travel across England, Scotland and Wales. <https://www.hmforces-railcard.co.uk/>

Further links:

Guidance to Armed Forces Pensions: <https://www.gov.uk/guidance/pensions-and-compensation-for-veterans#taxation>