

RN FPS INFORMATION SUPPORT

Financial & Legal

May 23



This information sheet has been put together to give you an overview of services that are available to you. For further information please contact RN FPS at nrm-wio@royalnavymail.mod.uk

For regular updates and information about Financial and Legal please join the Royal Navy Forum and follow our Financial and Legal page at [The Royal Navy Forum \(mod.uk\)](https://www.royalnavy.mod.uk/forums/financial-and-legal) where you will also find a dedicated area for the Cost-of-Living support.

SERVICE-RELATED SUPPORT

Financial Tips for Service personnel can be found on a dedicated GOV.UK page.

www.gov.uk/government/publications/financial-top-tips-for-service-personnel/financial-top-tips-for-service-personnel

Discover My Benefits is an easy-to-use tool for those working in Defence, their families and anyone interested in joining up. It can be used to find out what support and benefits are available to you as a service person or civil servant.

<https://discovermybenefits.mod.gov.uk>

Joining Forces Credit Union is a MOD endorsed Credit Union Service for the Armed Forces who provide a range of ethical savings and loan products and offer an easy alternative to banks, building societies and payday lenders. It increases the choice available for savings and loan facilities and is one of a range of measures, being introduced under the Armed Forces Covenant. There is also a useful 'Let's Talk Money' page available too with hints and tips on managing money. Money can be saved direct from pay prior to it reaching your bank account.

www.joiningforcescu.co.uk

There are three Credit Unions to utilise:

Serve and Protect which is also available to Civil servants and spouses

www.joiningforcescu.co.uk/credit-unions/serve-and-protect-cu

Forces Finance

www.joiningforcescu.co.uk/credit-unions/forces-finance

First Defence Finance

www.joiningforcescu.co.uk/credit-unions/first-defence-finance

Services Insurance and Investment Panel (SIAP) is recognised by MOD and its members provide specialist insurance and financial advice to the Armed Forces on services such as mortgages, pensions and insurances including kit and contents cover. Members of SIAP operate to a strict code of practice and all are specialists in their own area of expertise.

www.siap.org

HM Forces Rail Card costs £21 and it will save you 1/3 on most rail fares and 60% on children's fares throughout Great Britain for an entire year. This is available to all Service personnel and their spouse/civil partner and dependent children and is administered by the Unit Personnel or HR Office within the assigned Unit.

Information Support for the



ARMY



Armed Forces Community

www.hmforces-railcard.co.uk

White Ensign Association is a charity which provides confidential, independent FREE advice on all personal finance matters to all Serving and ex-Serving members of the RN, RM and Reserves and their families.

www.whiteensign.co.uk

Tel: 07384575598

Email: office@whiteensign.co.uk

Seafarer's Advice & Information Line (SAIL) is an advice service dedicated to all seafarers and their families across the UK which includes Naval Service personnel and their families. Located in London it is run by Greenwich Citizens Advice Bureaux on behalf of the Seafarers Hospital Society and funded in partnership with Seafarers UK and Greenwich Hospital.


www.sailine.org.uk

Tel: 0800 160 1842

RBL Financial Support provides information and advice on all aspects of finance including benefits, grants and compensation and works closely alongside The Money Advice Service. An online chat service is available 8am – 8pm, 7days a week.

<https://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance>

Tel: 0800 802 8080

Forces Mutual offer free financial advice to members of the Armed Forces and their families to manage money worries with free debt advice. 

www.forcesmutual.org

Tel: 0151 363 5290

Defence Discount Service (DDS) is the MOD's Official Discount Service which is available to all Serving personnel, their partners, and Veterans. DDS also provides a Defence privilege card at a small cost which ensures members who do not hold a MOD 90 access to all high street discounts.

www.defencediscountservice.co.uk

Tickets For Troops provides you with the opportunity to attend events for free with your friends and family when you are off work. It is available to all Serving Personnel – both Regulars and Reservists - war widows and veterans medically discharged from the forces after 2001

www.ticketsfortroops.org.uk

Forces Law offers a wide range of services to meet the legal needs of Serving personnel and their families. The forces law network of solicitors exists to provide you with an easy way of contacting a firm that will be able to help you, wherever you may be. They can offer legal advice on all matters, from civilian issues to court martial.

www.forceslaw.com

Tel: 02392 626888

Email: info@forceslaw.com

Service Complaints Ombudsman for the Armed Forces helps ensure Service personnel are treated fairly throughout their Service life and have confidence in the Service complaints system through the provision of independent and impartial scrutiny of the handling of Service complaints.

www.scoaf.org.uk

Armed Forces Charities contains details of over 2,200 armed forces charities registered in the UK, including charities that cater for the needs of serving and ex-serving personnel and their families, armed forces museums and heritage organisations and cadet units and organisations.



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www.armedforcescharities.org.uk

The Confederation of Service Charities (COBSEO) represents the whole Serving and Veterans Community. It provides details of Charities who promote and further the welfare and general interests of the Armed Forces Community and includes our Naval Service Charities which can also be sourced via RN FPS Information Support Office.

www.cobseo.org.uk

Royal British Legion (RBL) helps the whole Armed Forces community through welfare, companionship and representation as well as being the Nation's custodian of Remembrance. They offer advice and support on a full range of topics, including benefits and money advice, benevolent help as well as family holiday breaks and a telephone helpline, free will service etc. RBL also have 'Pop in Centre's in various locations across the UK.

www.britishlegion.org.uk

Tel: 0808 802 8080

Turn2us provides financial advice, information and guidance on benefits and grants available to serving members of the Armed Forces and Veteran.

www.turn2us.org.uk

Soldiers, Sailors, Airmen and Families Association (SSAFA) provide a range of support to Serving personnel, veterans and their families including the Forces Helpline, Short Breaks, Additional Needs and Disabilities Forum and a National Volunteer programme.

www.ssafa.org.uk

Tel: 020 7463 9200

Forces Line: 0800 260 6767

Veterans UK help ex-Service personnel get appropriate support from government, local authorities, independent bodies, and the charity sector. They also administer the armed forces pension schemes and compensation payments for those injured or bereaved through Service and provide welfare support for veterans through a national Veterans Welfare Service and veteran's helpline facility.

www.gov.uk/government/organisations/veterans-uk

Tel: 0808 1914 2 18

Service Pensions support is provided by Veterans UK. The 'Service to Civvy Street' campaign provides guidance to Service Personnel to ensure they are 'pension ready' for Civvy Street.

www.gov.uk/government/news/service-to-civvy--2

Veterans Gateway is made up of a consortium of organisations and Armed Forces charities including The Royal British Legion, SSAFA and Combat Stress to offer a 'first point of contact' for veterans seeking support.

www.veteransgateway.org.uk

Tel: 0808 802 1212

The Forces Pension Society is an independent, not-for-profit organisation that acts as a pension watchdog for the entire military community.

<https://forcespensionsociety.org/>

Tel: 020 7820 9988



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National Insurance Credits for Spouses new Class 3 NI credits have been introduced in recognition of the fact that accompanying on deployment overseas may have affected a Service spouse or civil partner's ability to work and pay NI contributions.

www.gov.uk/dwp/ni-credits-armed-forces-partners

Service Will is available at no cost through the UPO/Ships Office however this will be a basic one and if you have a complex lifestyle or have valuable assets it is always good to speak with a Solicitor or Will Writer. It is beneficial for Service personnel to note on JPA if they have a Will and where it is stored.

www.forceslaw.com

Tel: 02392 626888

Forces Connect is a cross border partnership that supports the aims of the Armed Forces Covenant and promote a greater understanding and awareness of the issues affecting the Armed Forces Community. This service is app based and provides a comprehensive directory of contacts and information. Download the App from your relevant app store.

OTHER SUPPORT

For a wide range of information on managing money, tax, benefits, and financial support visit:

England

www.gov.uk/browse/tax
www.gov.uk/check-benefits-financial-support

Scotland

www.gov.scot/money-and-tax

Wales

<https://gov.wales/get-help-cost-living>

Northern Ireland

www.nidirect.gov.uk/information-and-services/benefits-and-money

Help for Households provides information to support with the rising cost of living about income support, help with bills, housing support, help with transport and childcare costs and help finding work.

<https://helpforhouseholds.campaign.gov.uk>

Universal Credit for England, Scotland, and Wales: Universal Credit is a monthly payment to help with living costs if you are on a low income or out of work.

www.gov.uk/universal-credit

For Northern Ireland: Universal Credit is a payment for people over 18 but under State Pension age who are on a low income or out of work. It includes support for the cost of housing, children and childcare, and financial support for people with disabilities, carers, and people too ill to work.

www.nidirect.gov.uk/campaigns/universal-credit

Financial Conduct Authority (FCA) is the conduct regulator for financial services firms and financial markets in the UK. It was established in 2013 taking over some of the responsibilities of the Financial Services Authority (FSA) and works alongside the Bank of England's Prudential Regulation Authority (PRA) that regulates banks, building societies, credit unions, insurers, and major investment firms.

www.fca.org.uk

www.bankofengland.co.uk/prudential-regulation

The FCA protects you as a consumer by raising awareness of some of the most common risks that you may come across when using financial services and your rights. They publish warnings about firms that are doing business that is not authorised and run information campaigns about scams.

www.fca.org.uk/consumers



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Financial Ombudsman Service is a free service that settles complaints between consumers and businesses that provide financial services.

www.financial-ombudsman.org.uk/consumers

Building a good credit rating and checking your credit report is important particularly if you want to apply for credit or have recently been refused credit and think that there may be a discrepancy on your report. There are three credit reference agencies in the UK and each of their credit reports on you may contain different information

Experian	www.experian.co.uk/consumer/guides/armed-forces-personnel
Equifax	www.equifax.co.uk
TransUnion	www.transunion.co.uk

Action Fraud can be contacted if you think you have uncovered a scam, been targeted by a scam, or fallen victim to fraudsters.

www.actionfraud.police.uk/reporting-fraud-and-cyber-crime

Tel: 0300 123 2040

The Met Police offers advice on the '10 golden rules to prevent fraud' and also produces a downloadable (also available in audio) 'Little Book of Big Scams'.

www.met.police.uk/advice/advice-and-information/fa/fraud/personal-fraud/prevent-personal-fraud

Money Helper's range of guides, online tools and calculators make managing your money in uncertain times simpler.

www.moneyhelper.org.uk

Tel: 0800 138 7777

Citizens Advice Bureau (CAB) helps people resolve their legal, money and other problems by providing free independent and confidential advice.

www.citizensadvice.org.uk

StepChange Debt Charity offers free debt advice and money management support.

www.stepchange.org

Tel: 0800 138 1111

National Debtline offers free debt advice online through its My Money Steps tool and its web guides, fact sheets and sample letters.

www.nationaldebtline.org

Tel: 0808 808 4000

Payplan offer advice and guidance on how to manage your money effectively and understand the impact your finances can have on every aspect of your life, with their Financial Education and Financial Wellbeing tools.

www.payplan.com

Tel: 0800 280 2816

Department of Work and Pensions provides support with work, benefits, and pensions.

www.gov.uk/government/organisations/department-for-work-pensions/about



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Government help with childcare costs information can be found by visiting the 'childcare choices' website.

www.childcarechoices.gov.uk

Unbiased is a website where you will find independent and restricted 'whole of market' advisers. Restricted 'whole of market' means advisers who can offer available products from all companies, but who may specialise in a particular area, such as pensions.

www.unbiased.co.uk

Law Society holds details of Solicitors across England and Wales, including those that are members of Forces Law.

www.lawsociety.org.uk

Gov.uk has a search engine to help you find a legal advisor or family mediation that have a legal aid contract within England and Wales.

<http://find-legal-advice.justice.gov.uk/>

Law Scotland holds details of Solicitors and a network of legal support.

www.lawscot.org.uk

Law Society Northern Ireland holds a comprehensive list of Solicitors.

www.lawsoc-ni.org/solicitors

Wills It is a commonly held and incorrect belief that the next of kin will automatically receive the proceeds from an estate and all effects in the event of death; all too often this is found not to be the case. If a married person dies 'Intestate,' i.e., without a will, the spouse may only be entitled to a portion of the estate. Some of the Armed Forces Charities, such as RBLI, offer free Will writing services.

www.gov.uk/make-will/overview

Power of Attorney are legal documents with which you give someone power to look after your finances and/or your health and welfare. There are two main types. Permanent powers of attorney can only be used if you lose mental capacity to make decisions for yourself and general or ordinary powers of attorney where you give someone power to manage your finances in specific circumstances. If you only want someone to be able to use your bank account, you can ask your bank to set up a third-party mandate.

www.gov.uk/power-of-attorney/overview

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or contact us using the links below



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