

Headline

Great tools to help you take control of your money

Dear {firstname}

Whether you are **buying a car, investing in a new home, looking for a holiday, having a new baby, considering pensions** - or simply choosing the right credit card - **The Money Advice Service** is here to help.

We have a **great range of tools, calculators and planners**, which can provide you with all the answers you need to plan and move forward. They are really simple to use - and well worth a few minutes effort, to help you understand where your money goes and how you can make the most of it.

As you know, this newsletter will be stopping after the next one, but all these fantastic tools will still be there for you on our website.

Our most useful tools - as chosen by you - are all shown below:

Budget planner

Preparing a budget is essential and one of the first key steps to getting your money in order. If you've never done one before, it might seem daunting, but it's much easier than you think. And, for anyone moving onto Universal Credit, it's a really useful way of keeping track.

Our Budget Planner puts you in total control of your household spending and can help you manage your money better. It's already helped hundreds of thousands of people and we're sure it can help you, too.

Mortgage calculator

An ideal tool to enable you to calculate your monthly mortgage payment and to help you to plan for the future. With any mortgage, the exact amount will depend on the type of mortgage and the lender you have.

If you already have a mortgage, use this calculator to determine how much any interest rate rises will impact on your payments.

Car costs calculator

How much does your car cost you to run each month? Do you know that figure? Because, to prepare an effective annual budget, car costs are an essential inclusion.

Petrol, tax and insurance, plus an allowance for repairs, are key calculations. Use this calculator to find out how much it costs to run your car over a year.

You'll also find this tool to be very useful when you are considering buying a new car, as it helps you take into account, all the costs before you buy.

Credit card calculator

Credit cards can be expensive if you don't keep an eye on them. The annual percentage rate (APR) for example, includes the actual interest rate and any monthly or annual fees. Use this calculator to see how much a credit card will cost you or how quickly you can pay off your existing cards.

Baby costs calculator

A new addition to the family is a wonderful thing, but can play havoc with your finances. It's very important that you are aware of the costs involved, as clothes, car seats, room decorations, food costs and much more, can add up very quickly. Our baby costs calculator will tell you what you'll need to cover your baby's essentials.

Pension calculator

Want to find out what your likely retirement income might be? With our Pension calculator, it's so easy. In a few easy steps, you will see an estimate of the income you'll get when you retire. This will include income from defined benefit and defined contribution schemes, plus your basic State Pension.

Where to get free debt advice

When debt problems are weighing you down, it can be very hard to know what to do next. You can feel so alone.

But, there is help out there, with lots of free advice services available across the UK. Debt advisers are always sympathetic and will never make you feel bad about the problems you have. Most people who have received debt advice, tell us they feel less stressed or anxious and more in control of their life again.

Stamp duty calculator

Are you confused by Stamp duty? Well, let us explain it and help to bring it into focus for you.

You have to pay Stamp Duty if you buy a property costing more than £125,000. Our simple calculator will calculate the Stamp Duty you will need to pay on your residential property in England, Wales or Northern Ireland.

Understand and compare annuities

If you are considering an annuity, it's very important that you choose one that is ideal for your personal circumstances, your life expectancy and your attitude to risk.

Right now, there's a lot of choice, so you need to do your homework. Let us help you choose the correct annuity to suit you - and one that provides you with a regular retirement income for life.
