

Taking control of your finances

Your 6-step plan

Many of us struggle to navigate financial uncertainty and wait until it's too late to take action. To get ahead, here's your 6-step plan for taking control of your finances.

Don't forget to check off each step after you complete it!

1

Use our free tools to build your savings



It can be challenging to work out where your money goes. Many of our customers use our free **Income & Expenditure Form** to keep track of their money, build savings, and take the first step in taking control of their finances.

Here's how you can also get your budget sorted in **30 minutes** and **for free!**

- Go to our [website below](#), and scroll down to the purple box in Step 2
- Create your account, so your budget is there for you in the future
- Complete our questionnaire to create your budget!

When you're finished, you can choose to share your budget with us so we can provide you with the support that's right for you.



www.landmarkmortgages.com/support

2

Get all the money you're entitled to



You might be entitled to additional income from government benefit programmes.

Check here:



www.entitledto.co.uk

If you're on low income or certain means-tested benefits, you may be entitled to government support with your mortgage payments.

Check here:



www.gov.uk/support-for-mortgage-interest

3

Take control of your bills



You may be entitled to additional support if you've been affected by the cost-of-living crisis. This includes help with your energy costs and day-to-day living expenses.

Check out our website to explore this option:



www.landmarkmortgages.com/support/cost-of-living

4

Explore your debt solutions



If you're struggling with money, it can be hard to know who to pay first. If you owe money on more than your mortgage, you may find it helpful to get debt advice. You can get free independent advice from **StepChange**:



0800 138 1111 (Freephone)



www.stepchange.org

If you're self-employed, you can get free, expert debt advice from **Business Debtline**:



0800 197 6026



www.businessdebtline.org

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Get in touch with us at Landmark



Our customers experience the best results when they work with us to figure out the best solutions available.

We're here to support you. Feel free to get in touch:



0330 159 7152



www.landmarkmortgages.com

We work better in teams. If you want a family member, close friend, support worker, or anyone else to speak to us on your behalf, we are happy to make this work.

Here's how you get started:

- Download, print, and complete our **third party authority** form in the "**Making Changes**" section of our website:



www.landmarkmortgages.com/manage-account

OR

- Call us on **0330 159 7152** anytime from 8am-8pm, Mon-Fri to ask us to post a form to your address.

Please send the completed form to the address we have left for you in the **top right-hand corner** of the **Authority Form**.

6

Take care of your wellbeing



Taking control of your finances also means taking care of your wellbeing. Whether that's looking after your mental health so you can manage your money better or dealing with the loss of a loved one.

We've put together the details for a range of organisations who can provide you with the support you need on our website:



www.landmarkmortgages.com/support