

# Plane Talk

Welcome to this month's issue of Plane Talk.

Issue 04 / May 2019

## Money Matters



### Starting Your Financial Plan

Daydreaming about a secure future? Financial planning can help you realize your dreams while preparing you for unexpected setbacks like a job loss, illness or the death of a partner.

#### To start your financial plan:

1. **Set your goals.** What's your vision of the future? Decide on what you need to make your dreams reality.
2. **Figure out your finances.** Make a note of your income and spending, as well as any savings, debts, monthly expenses and assets.



3. **Evaluate your financial position.**

Even if the results are not encouraging, figuring out where you are financially is a necessary first step towards moving forward.

4. **Develop your financial plan.**

Start with a written budget and short to medium terms goals such as reducing debt to help increase savings for long-term objectives such as a home or retirement.

5. **Action your plan.** Set realistic saving goals and changes in spending habits you can stick with. Monitor your plan frequently and adjust or update as necessary.

You may not be able to predict the future, but a financial plan will help you prepare for life's ups and downs.

**We can help if you need support to start your journey.**

## Savers' Scoop



### Serving Those Who Serve

On May 13, First Defence Finance, our new brand offering financial services to military personnel, was officially launched. The new brand represents our ongoing commitment to the Armed Forces and will allow us to develop new products designed specifically for serving personnel and veterans.

Please visit our website to find out about the range of services - [www.firstdefencefinance.co.uk](http://www.firstdefencefinance.co.uk)

Alternatively, please contact our Member Services Team - Monday - Friday from 8:30am - 4:00pm on **020 8066 3400**.

### Making Connections

Plane Saver recently signed service agreements with BA Clubs and Gatwick Ground Services. These agreements will allow Plane Saver to offer financial services to BA Clubs members and Gatwick Ground Services employees.

#### Member Feedback



*"Being a member of Plane Saver gives me the comfort of knowing I've a little saved away for those unexpected emergencies."*

Lorraine, Airline industry

Friends of Plane Saver  
**LOTTERY**

Member Number	Prize	Value
Member no. 11364	1st	£1,000
Member no. 12621	2nd	£500
Member no. 869	3rd	£250

To play our lottery next month visit [www.friendsofplanesaver.co.uk](http://www.friendsofplanesaver.co.uk)

### Did you know?



**22% of UK adults have less than £100 in savings**, making them highly vulnerable to a financial shock such as job loss or large unexpected bills.

*The Money Charity*



Find out more at:  
[www.planesavercu.co.uk](http://www.planesavercu.co.uk)  
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