

MON Binder Contents

- MON A 01** **No Selling. No Jargon. Just the Facts About Income Withdrawal**
Money Made Clear Guides. Income withdrawal allows you to draw an income from your pension fund while the fund remains invested. Explains how this works but warns that this retirement option is not suitable for everyone.
- MON A 02** **No Selling. No Jargon. Just the Facts About Making Your Budget Work For You**
Money Made Clear Guides. Practical guidance on managing your income and expenditure.
- MON A 03** **Debt Problems? Help And Advice Are Available**
Leaflet giving advice and contact details for people who find themselves in debt.
- MON A 04** **Self Assessment Your Guide**
Booklet about the tax system, the records you need to keep, and a step by step guide through the main self-assessment forms and key dates and events in the tax year.
- MON A 04a** **Self Assessment; A General Guide To Keeping Records.**
Provides general advice about the records you need to keep for tax purposes each year and how long you need to hold on to them.
- MON A 05** **National Insurance**
Explanatory guide to National Insurance, including what it is, and whether or not you have to pay it, etc.
- MON A 06** **No Selling. No Jargon. Just the Facts About Getting Financial Advice**
Money Made Clear Guides. Explains what is meant by financial advice, and where to get it. Also explains different advice options available, and what you can expect from a financial adviser.
- MON A 08** **No Selling. No Jargon. Just the Facts About Basic Bank Accounts**
Money Made Clear guides. Overview of different types of basic bank accounts.
- MON A 09** **No Selling. No Jargon. Just the Facts About Proving Your Identity**
Money Made Clear guides. How to prove your identity and protect your identity.
- MON A 10** **Do You Find Insurance Confusing?**
Checklist and questions to ask when buying insurance.
- MON A 11** **No Selling. No Jargon. Just the Facts about What to Do When You Can't Pay Your Mortgage**
Clear advice if you're having trouble making mortgage repayments.
- MON A 12** **No Selling. No Jargon. Just the Facts About Moneymadeclear**
Moneymadeclear provides clear, impartial information about financial products and services from the FSA, the UK's financial watchdog.
- MON A 13** **Important Information for Married People and Civil Partners**
Leaflet explains new rules on inheriting the SERPS pension.
- MON A 14** **Deferring Your State Pension**
Brief guide to State Pension deferral.
- MON A 14A** **Bank and Building Society Interest; Are You Paying Tax When You Don't Need To?**
How to get your interest without tax taken off. How to claim tax back.
- MON A 15** **No Selling. No Jargon. Just the Facts About Retiring Soon**
Overview of retirement income, including state pensions, salary-related pensions, money purchase pensions, savings, investments, annuities.
- MON A 16** **State Pension Deferral; Your Guide**
Guide which helps people decide on the various options if they decide to delay collecting the state pension.

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- MON A 17** **Employed Or Self-Employed?; A Guide To Employment Status For Tax and National Insurance Contributions**
Leaflet explaining how employment status affects the tax and National Insurance you have to pay.
- MON A 18** **Tax Appeals; A Guide To Appealing Against Decisions Of The Inland Revenue On Tax and Other Matters**
Booklet giving advice about every aspect of the appeal process.
- MON A 20** **Council Tax. A Guide To Your Bill**
A guide to how the Council tax works and how to ensure the bill is correct. Also gives details of exemptions and discounts.
- MON A 21** **Council Tax. A Guide To Valuation Banding and Appeals**
Booklet explains how properties in England are valued for council tax purposes and how you can appeal against your valuation.
- MON A 22** **Stay in Control of Your Mortgage**
Very brief financial advice. Mortgages, mortgage repayments, mortgage payments.
- MON A 23** **Child Tax Credit and Working Tax Credit**
Covers the main types of help you can get. NHS Tax Credit Exemption Certificate, Sure Start Maternity Grant, Child benefit, Child Trust Fund, Guardian's Allowance, Healthy Start, free school meals, free school transport, help towards the cost of school uniforms, childcare, Education Maintenance Allowance, etc.
- MON A 25** **Thinking About Money; Budgeting, Saving and Managing Debt**
Explains the basic principles of money management. Household income, household expenditure, debts, arrears, tax allowances, welfare benefits, savings accounts, savings stamps, payment cards, credit unions, equity release schemes, investments, financial advice.
- MON A 26** **Check Your Tax; working out your income tax, advice for older people April 2009 - April 2010**
A Help the Aged advice leaflet on how the tax system affects people over 60.
- MON A 27** **Can You Claim It; Claiming Pension Credit and Other Benefits. Advice For Older People. 7 April 2008 - 5 April 2009**
Advice leaflet on welfare benefits, including Council Tax Benefit, Housing Benefit, Funeral Payment, Social Fund Payment, Community Care Grant, Budgeting Loans, health costs, extra money in winter.
- MON A 28** **Approaching Retirement; A Guide to Tax and National Insurance Contributions**
Leaflet explains how being a pensioner affects your tax bill and if you need to pay tax at all.
- MON B 31** **No Selling. No Jargon. Just the Facts About Pensions**
Overview of pensions including the Basic State Pension, Additional State Pension, State Second Pension, Pension Credit, pensions at work, salary related occupational pensions, money purchase pensions, private pensions, stakeholder pensions, self-invested Personal Pensions (SIPPs), Additional Voluntary Contributions (AVCs), retirement.
- MON B 32** **No Selling. No Jargon. Just the Facts About Managing in Retirement**
Covers making the most of your retirement income.
- MON B 34** **Pensions; The Basics**
A general introduction to help understand the basic facts about pensions including: what is available from the state, financial choices, where to get more information and saving for retirement.
- MON B 35** **Customer Charter; A Guide to Our Customer Service Standards**
Explains the Pension Service's charter, its services for older people and how it delivers that service.

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- MON B 38** **No Selling. No Jargon. Just the Facts About Your Retirement Options**
Overview of retirement options, including lifetime annuities, investment-linked annuities, with-profits annuities, unit-linked annuities, unsecured pensions, alternatively secured pensions, phased retirement.
- MON B 39** **FSA Guide To Pensions 1; Starting A Pension**
Booklet explaining the variety of pensions available for new investors.
- MON B 40** **FSA Guide Pensions 2; Reviewing Your Pensions**
Explains how to review pension schemes to ensure that people are on track to receiving the expected income from the pension.
- MON B 41** **Payment Protection Insurance; Statement Of Practice**
Leaflet covering aspects that should be explained when purchasing payment protection insurance.
- MON B 42** **No Selling. No Jargon. Just the Facts About Mortgages**
Overview of mortgages. Financial advice, fees, costs, insurance, offset mortgage, current-account mortgage, flexible mortgage, cashback mortgage, interest-rates.
- MON B 43** **Questions On Pensions; Claiming State Retirement Pension. Advice for Older People April 2009 - April 2010**
Advice leaflet on the State Retirement Pension. Christmas Bonus, Winter Fuel Payment, occupational pensions, personal pensions, elderly.
- MON B 44** **No Selling. No Jargon. Just the Facts About the Financial Services Authority**
The Authority is the independent watchdog set up by government to regulate financial services and protect consumers' rights.
- MON B 47** **No Selling. No Jargon. Just the facts About Making a Complaint**
Explains how to go about making a complaint to the company which sold a product or provided a service. Also includes the different types of independent complaint scheme.
- MON B 48** **Claiming Disability Benefits; Financial Help If You're Sick Or Disabled. Advice for Older People April 2009 - April 2010**
An advice leaflet on benefits for sick or disabled people. Includes details of Disability Living Allowance, Attendance Allowance, Carer's Allowance, Incapacity Benefit, Working Tax Credit, Industrial Injuries Disablement Benefit, War Pensions.
- MON B 49** **What is Child Maintenance and How Does It Affect Me?**
Explains what child maintenance is, and how you can arrange to pay or receive it. Also explains how the CSA work out how much child maintenance should be paid.
- MON B 50** **Thinking Of Working For Yourself?**
Leaflet provides practical information for those who are thinking about becoming self-employed. Information on how to register with the Inland Revenue.
- MON B 51** **What Happens If Someone Denies They Are The Parent of a Child. Gathering Information and Calculation**
Explains what happens when someone who is named as the parent of a child denies they are, in fact, the parent.
- MON B 51b** **Pension Credit. Do I Qualify and How Much Could I Get?**
Guide to who can claim Pension Credit. The amounts quoted in this leaflet apply from April 2007.
- MON B 52** **State Pensions. Your Guide**
Details about the state pension, the entitlement, how to work it out, State Earnings Related Pension Scheme (SERPS) and National Insurance.

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- MON B 53** **No Selling. No Jargon. Just the Facts About Borrowing Money**
Overview of the different types of borrowing including bank overdrafts, personal loans, credit cards, store cards, in-store finance, 'doorstep' lenders, loan sharks.
- MON B 54** **No Selling. No Jargon. Just the Facts About Saving and Investing**
Overview of short term saving and long term investments. Individual savings accounts, ISAs, tracker funds, financial advice.
- MON B 55** **No Selling. No Jargon. Just the Facts About Equity Release Schemes. Raising Money From Your Home**
Overview of equity release schemes including lifetime mortgages, roll-up mortgage, interest-only mortgage, fixed repayment mortgage, home income plan, shared appreciation mortgage (SAM), home reversions.
- MON B 57** **Contracted-out Pensions**
Information about leaving (contracting out of) the State Second Pension (formerly SERPS).
- MON B 58a** **No Selling. No Jargon. Just the Facts About Stakeholder Pensions and Decision Trees**
Describes what a stakeholder pension is and how it works.
- MON B 59** **Income Withdrawal - A Retirement Option for You?**
Explains how an unsecured pension using income withdrawal works and whether it might be right for you.
- MON B 63** **No Selling. No Jargon. Just Facts About Pension Transfers**
Overview of salary-related pension transfers.
- MON B 64A** **Paying for Children; Getting Help from Employers**
Explains the different types of childcare support that your employer may offer you. Also covers how you could benefit from tax and National Insurance exemptions.
- MON B 66** **Your Complaint and The Ombudsman**
Explains the role of the Financial Ombudsman Service. The Ombudsman will investigate complaints about most financial matters including banking, insurance, mortgages, pensions, savings, investments, credit cards, store cards, loans, credit, hire purchase, pawnbroking, financial advice, etc.