



Ministry
of Defence



Financial Wellbeing Support and guidance

Worried about money during COVID-19?

For detailed COVID-19 related advice on pay, allowances and expenses there is plenty of information available on the HR pages on the Coronavirus portal on defnet.

Armed Forces Personnel

If you need financial support, you should discuss this with your Chain of Command in the first instance. Alternatively Unit Welfare Officers will be able to provide advice and signpost you to the most appropriate support, including Defence affiliated partners.

The [Joining Forces Credit Union](#) represents the coming-together of three MOD affiliated credit unions to provide bespoke saving schemes and affordable loans to the Armed Forces and its Veterans. It also supports Armed Forces personnel's financial management by making repayments straight from their pay.

[Serve and Protect](#) have also issued some Coronavirus '[hints and tips](#)' to help people manage their finances during this difficult period. You can also access more tools and calculators from the [Money Advice Service](#).



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Civil Servants

You can access a range of more general tools and calculators from [the Money Advice Service](#).

Civilians can access practical financial support from The [Charity of Civil Servants](#).

National Debtline

Freephone: 0808 808 4000

(Open Monday to Friday 9am to 8pm and Saturday 9.30am to 1pm)

National Debtline's dedicated team of debt advisers are ready to help you deal with your debt, giving you options and clear advice on how you can move forward. Their websites also contain online support, factsheets and letters to help you deal with your debt.

- [England and Wales](#)
- [Scotland](#)

