

GETTING READY FOR SUMMER

Summer is here. Most of us love the sunshine, light evenings and enjoying some quality time with the family. However, you may be worrying about the extra costs involved, with holiday spends and keeping the children entertained.



You may have a holiday booked abroad, looking forward to enjoying a break in the UK, having days out with the kids, or just enjoying time in the garden. Whatever you plan to do with your time, this guide will give you some tips on how to have a great summer without breaking the bank.

Travelling Abroad



Passports – Passport renewals or applications typically take three weeks but it's a good idea to apply as soon as you can. Remember that several countries require a minimum of 6 months left on your passport from the date of return. You may also need a visa for the country you are visiting, so make sure you apply in plenty of time.

Travel Insurance – is a travel essential and you should ensure you have your travel insurance arranged as soon as your holiday is booked. Most countries charge for medical care, with some charging a lot. A decent travel insurance policy will pay medical bills if you are ill, or you have an accident. It will also cover you for cancellation, lost or stolen baggage, and for legal expenses should you need them. Click here for a [Travel Insurance](#) guide. If you are travelling to Europe, check your EHIC/GHIC card is still valid and if not apply for a new one, click [here](#) for more details.

Mobile phones – contact your service provider before you travel to check the rates they charge, to avoid huge bills for calls or roaming charges. Use hotel or accommodation Wi-Fi while you are away.

Spending abroad – If you are going abroad, whether you prefer cash or paying by card, here are some things to consider:

- **Use an overseas spending card** – these are designed to give you the best rates abroad. They may take a couple of weeks to arrive, so ensure you order in time for your holiday.
- **Prefer to use cash** – never wait until you get to the airport to get cash, rates there are a lot higher. Do some research before you travel and compare by including all fees. Use an online travel money comparison by clicking [here](#).

- **Using your credit or debit cards** – some cards add additional charges to the exchange rate and an ATM fee and may charge every time you use them overseas, so be careful when using them. Check with your bank before you travel.

- **Pay in local currency** – if you're paying on plastic and they ask you whether you want to pay in pound sterling or the local currency, pay in the local currency.

If you're planning on hiring a car abroad, many car hire firms will only accept a credit card in the drivers name and won't accept a debit or prepaid card when you come to pick up your car.

UK holidays

There are some beautiful places to visit in the UK and many of us will be choosing one of them for our holidays again this year.

Holidays in the UK can still be expensive, so plan ahead and research the local area for free things to do or places to visit. The tips in the days out section below may be helpful.



Looking after your house when you're away

Wherever you decide to go on your holiday, there are a few things to think about when leaving your home unoccupied for more than just a few days:

Burglars – ensure you switch your burglar alarm on if you have one. Reduce the obvious signs that no one is at home, including cancelling the milk and paper deliveries. You may want to use timers on some lights in different rooms of your house so that they come on at different times of the day. You may also want to take care what you post on social media whilst you're away as you never know who can see your posts.

Neighbours – ask your neighbours to keep an eye on your house and if they have a key, move your post, so it's not visible from outside. If you're taking your car

with you, see if a neighbour is happy to park theirs on your drive.

Valuables – keep your valuables locked away and out of sight. Ensure any spare door and car keys are also locked away.

Outside space – also think about any items of value normally kept outside, like garden furniture, BBQs, expensive plant pots and children's toys, where possible moved these to a locked shed or garage.

Fire and leakages – turn off heating and kitchen appliances at the switch and unplug them from the wall. If you're not leaving your central heating on, you may want to turn off both your gas and water supply at the mains too to avoid any leaks.



Days out



Kids need to be kept entertained, especially during the school holidays, which can be very expensive. This can be achieved with free and cheap activities to keep them occupied. There are plenty of fun and interesting attractions to visit across the UK. Here are some ways you can save on a family day out.

Museums – There are many free entry museums in the UK including the National History Museum and many others in London, Maritime Museum in Liverpool, Museum of Science & Industry in Manchester and & Big Pit Coal Museum in Wales. For more free entry museums click [here](#).

There are also many attractions where you can buy an annual ticket or become a member for slightly more or the same price as a day ticket and visit the attraction as many times as you'd like throughout the year. These include Blenheim Palace, Chester Zoo and many more.

Theme parks & attractions – Theme park entrance prices can be extremely high. Buying tickets in advance is usually the cheapest option. For details of theme park offers click [here](#).

Under the National Rail 2 for 1 scheme, you can use a rail ticket to get 2 for 1 entry to over 300 regional attractions including Black Country Living Museum and Kew Gardens. For more details of the deal click [here](#).

Tesco Clubcard vouchers are also a good way to pay for your tickets. See their website for more details.

If you have one make use of your [Blue Light Card](#) for discounts on holiday accommodation, many attractions, restaurants, and high street shopping.

Merlin tickets may also be a good option if you plan on visiting many attractions over the year. These include, Alton Towers, Thorpe Park, the London Eye, Sea Life centres and dungeon sites. For more details click [here](#).

The great outdoors – It's great for your mental health to spend time in nature, and in the UK we have some stunning national parks and areas of natural beauty, where you can spend time looking for the Gruffalo and enjoying a picnic.

The National Trust have put together 50 things to do before you're 11 ¾, why not tick off some of these things this summer, click [here](#) for more details.

You may also want to consider becoming a member of the National Trust, as this could save you money if you plan on visiting a few sites this summer, free parking is also included in several of their car parks. For more details click [here](#).

Spend time in the garden – you could make your own den using old curtains, have a treasure hunt for treats or small toys, have water fights, or spend the evening looking at the stars. Children also enjoy helping with gardening tasks, like planting seeds and watering plants.

Try Geocaching – which is a great way to educate the whole family about your local area and beyond, while having fun. To get started sign up for free on the [Geocaching](#) website.



Police Mutual Services

Worrying about money can be extremely stressful and may lead to mental health conditions. Police Mutual are here to help. We want to break down the stigma surrounding debt and get people talking about money.

We've teamed up with **PayPlan***, one of the UK's leading free debt advice providers, who offer free and confidential advice to anyone in serious financial difficulties.

They're able to advise you on a range of debt solutions suited to your individual circumstances, helping to protect you and your family with a sustainable way to manage your debt.

Get free and confidential help to combat your debt, call **PayPlan*** on **0800 197 8433**.

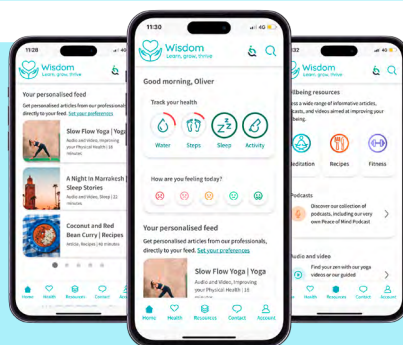
Our Care Line Service provided by Health Assured can offer advice and information, helping with a range of concerns including emotional support.

To read more of our wellbeing guides take a look at our Wellbeing Hub [here](#).

Call us 0151 242 7640 Visit policemutual.co.uk. We're open from 9am - 5pm Mon - Fri

Wisdom App

Download the Health Assured App and register today - your code is MHA107477



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