

# Leaving a Legacy

Leave a gift in your will and support people to find a path to financial stability.

**M**oney Advice Plus is a charity based in Brighton & Hove, which helps people who are experiencing difficulties managing their money and financial affairs.

Everyone needs a helping hand now and then, and we can all experience tough times for reasons outside of our control - a sudden change of circumstances, illness, mental health issues, poverty, relationship difficulties or old age. Money Advice Plus can give peace of mind by offering practical help and advice.

*“Sadly, my husband died, and I had a bad health diagnosis, both of which led to my not caring about money and how much I spent. I ended up with rent and Council Tax arrears, a large personal loan and credit card bills. I realised I had to do something and my landlord told me about Money Advice Plus.*

*They were extremely helpful, they treated me as an individual, they didn’t blame me for my situation, but helped me to look at it, and work out a plan that suited me. It was a relief to talk to a mature individual like myself.*

*I had two appointments at Money Advice Plus where we worked out a budget, which looked at my own spending, prioritised paying my rent and Council Tax, and reducing the arrears (now paid off), and sorting the other creditors, so they’re nearly paid off too. It was hard initially, sticking to the budget, after I’d been used to not thinking about money, but it was most definitely the right thing to do.*

*Money Advice Plus changed my life in that my finances are now all ok. I don’t have to worry about money, and I now feel in control. I would advise anyone to go to Money Advice Plus if they’ve got money worries.”*

Joyce

**M**oney Advice Plus has evolved over the years and been assisting people in difficulties in one guise or another since the 19<sup>th</sup> century. You can

find out more about our long and fascinating history by going to our website.

We’ve got a great team of compassionate, friendly and very experienced advisers who help people get through difficult times in their lives through expert help and support with all matters relating to money – benefits, budgeting and managing debts.

We pride ourselves on tailoring our support to each individual and working alongside them to turn things around until they feel able to go it alone.

**Leaving a legacy gift to Money Advice Plus in your will would help us to continue our work to help people like Joyce...**



# What else do I need to know?

- If you are considering leaving a legacy gift to Money Advice Plus in your will, and would like it to be used for something in particular or acknowledged in a particular way, we would love to talk to you about it.
- You can leave a legacy gift to a charity like Money Advice Plus, whether you are writing one for the first time or updating your existing will. There are a number of different ways you can do this, for example a gift of a percentage of your estate after other bequests have been met or a gift of a specific sum.
- Any gifts made during your lifetime may be eligible for Gift Aid and a legacy gift in your will is free from Inheritance tax. In addition, there may be tax benefits for your estate by reducing the amount liable for Inheritance Tax.
- We would always advise you to discuss your plans with a professional adviser (usually your solicitor). Look out for Make a Will month when solicitors offer their services for free. <https://freewillsmoth.org.uk/>

There is no obligation to tell us about your plans. However, if you would like to tell us of your decision to leave a legacy gift to Money Advice Plus, to discuss how we might suitably acknowledge your support or if you would simply like to discuss your options, we would be delighted to hear from you.

And final words from Joyce ....

“Before I was introduced to Money Advice Plus I felt like I didn’t want to wake up in the morning knowing the money problems I had.

The support I received from you was brilliant. Thank you.”

**We thank you now for considering helping other people like Joyce by including Money Advice Plus in your will.**

Money Advice and Community Support Service trading as Money Advice Plus. Charity no: 1045340 Company no: 3029782

Money Advice and Community Support is regulated by the Financial Conduct Authority: reg. no. 618927

