

MID LIFE MOT

Guide for Individuals

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The Mid Life MOT is a free service to help people who are 50 and over to consider their existing financial, career and lifestyle plans, to make plans for a secure future. This is the time to talk to people who can offer advice and support and help you consider whether you have the right resources in place, to enable you to take advantage of these opportunities, both in work and retirement.

What does the Mid Life MOT cover?

Ask yourself these questions:

- 1. My Work:** Am I confident I can continue in my current job, or do I need to protect myself by reskilling? Will caring responsibilities or other priorities mean I need to work more flexibly?
- 2. My Health:** Am I taking the right steps to maintain or improve my health? Would workplace adjustments make it easier for me to stay in my job for longer?
- 3. My Money:** Do I have enough savings to maintain my current lifestyle? I'm confused about pensions, what are my options?

My Work

As we get older our career options and working patterns may need to change. Keeping up to date and learning new skills is important at any age, but especially as we get older. The nature of work is changing rapidly, and it can be difficult to keep up. The Mid Life MOT will help you have that discussion about your career, skills needs and work life balance.

Talk to someone who can help you to assess your current job situation, your needs, and explore your career and learning choices. A discussion with your employer is a good start so that you can work together on a plan that works for you both. Or if you are currently out of work, talk to someone in the National Careers Service for advice and guidance.

Want to have a quick chat with a local advisor? Contact them by emailing: referral@educationdevelopmenttrust.com and use the code 'Mid Life MOT' in the subject line for a 1:1 conversation. Or click on the National Careers Service website to take a skills test and get career advice <https://nationalcareers.service.gov.uk/>

For more information and support contact the People Hub

Call: 0333 0150699

Email: peoplehub@cornwalldevelopmentcompany.com

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Other useful links

- Flexible Working: www.gov.uk/flexible-working
- Remote Interview techniques: <https://jobhelp.campaign.gov.uk/top-tips-if-you-have-a-remote-interview/>
- Digital Skills: Free Skills Toolkit: <https://theskillstoolkit.campaign.gov.uk/>

My Health

In our 50's and beyond can be the time we start to develop longer term health conditions which can affect our ability to work. If you think you need some help, find out if you are eligible to apply to the Access to Work scheme, to make work easier for you and your employer. www.gov.uk/access-to-work

You can also take some control over your own health by making some simple changes to your everyday lifestyle. Take stock of your health now so that you can remain active and achieve all that you want to in later life.

The NHS offers free health checks for anyone in England aged between 40 and 74. www.nhs.uk/conditions/nhs-health-check/ Call your local GP surgery for a free health check.

Some simple lifestyle changes could also make all the difference to your health, whether it's losing weight, quitting smoking, improving your mental health, or being more active. Want to see what is available locally? www.healthycornwall.org.uk/

Other useful links

Visit the NHS Better Health website for advice on lifestyle changes and mental health

- Lose Weight: www.nhs.uk/better-health/lose-weight/
- Get Active: www.nhs.uk/better-health/get-active/
- Quit Smoking: www.nhs.uk/better-health/quit-smoking/
- Mental Health: www.nhs.uk/oneyou/every-mind-matters/

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My Money

We don't always take the time to check whether our finances are in good health at this stage of life. Many of us make financial arrangements when we are younger and believe that the job is done. However, your circumstances and needs may have changed over time and there could be more suitable solutions and products available to you now.

Pensions especially can be a minefield. For example, do know what the value of your work or state pension is and what you will get? What about any tax-free allowances on your financial products, or are your savings enough?

Talk to someone locally.

Citizens Advice Bureau offer some excellent free and unbiased advice, support and guidance for people over 50 on pension options and potential next steps through their 'Pensionwise' scheme.

www.citizensadvicecornwall.org.uk/specialist-advise-services/

Other useful links

- Check your State Pension for information on what you are entitled to and when you will get it: www.gov.uk/check-state-pension
- The Money and Pensions Service are there for free information on your financial options and to help you understand and manage your finances
<https://moneyandpensionsservice.org.uk>
- If you are self-employed try www.pensionsadvisoryservice.org.uk/about-pensions/saving-into-a-pension/midlife-review-for-self-employed-people

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