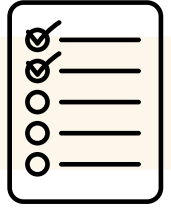


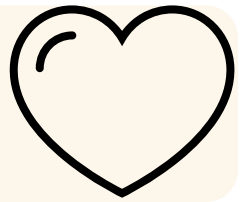
Keeping Your Finances Healthy

Set a budget. Record everything you spend for 2 weeks, then include less frequent spends like water bills, or car services to give you an idea.



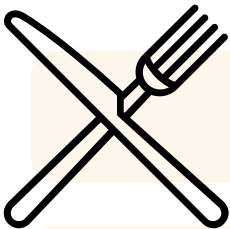
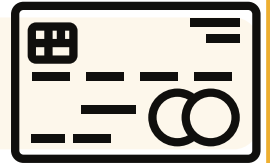
Know your financial goals. Be realistic about what you can afford to save or pay back & maybe set up a new account to put your savings in. Don't compare yourself to others.

Be honest about your spending habits - do you spend when you're down, or late at night? How can you change these habits? Could you build your resilience, or use mindfulness to feel more positivity or gratitude? There are lots of ideas on the wellbeing hub to try.



Shop around. Get rid of credit cards with high interest rates, check for better deals on insurance and utilities & speak to your provider to see if they can match them. Your loyalty could be costing you money!

Set up a direct debit to pay your minimum credit card payment each month and pay a bit more when you can.



Cut back on eating out, takeaways & coffee shops. You can save money by making your own fresh food.

Don't impulse buy. Wait 24 hours before buying something.



Talk to people you trust. Do they have any tips or advice? Ask for help & don't be embarrassed. The 'Help with your Finances' page of the wellbeing hub has links to useful information too.

Avoid scams. If something looks too good to be true, it probably is. Check before you click on emails or texts and use trusted sources for information.

