



# Financial Wellbeing

# **Money Matters**

We know that finances can affect our wellbeing and that many people are increasingly concerned about how to make their money go further. If you do have a *money worry*, do speak to a colleague or senior leader in school. We would also highly recomment the **MoneyHelper Service**, an organisation who work to improve peoples financial wellbeing across the UK, to provide you with free, independent support.





Free and confidential advice including advice/chat lines: www.moneyhelper.org.uk

# Top tools and resources from Money Helper

### **Budget Planner Tool:**

This free Budget Planner puts you in control of your household spending and analyses your results to help you take control of your money. It's already helped hundreds of thousands of people.

### Couch to Financial Fitness:

Would you like to feel more in control of your finances? Try their free and flexible ten-week plan to help you build your confidence to manage your money. Develop core saving muscles, and create better habits for a long-term cash confident future.

### **Debt Advice Locator Tool:**

If you're struggling with debt, it can be hard to know where to turn. But with lots of free national and local advice services available across the UK, you can use this tool to find help in a way that's best for you.

### Debt and borrowing:

For taking control of debt, getting free debt advice, and how to borrow affordably.

# Benefits:

Find out what benefits you're entitled to and learn about Universal Credit.

# Budgeting and managing your money:

Advice on running a bank account, planning your finances, and cutting costs.

### Work and redundancy:

Advice on understanding your employment rights, what in-work benefits you might be entitled to and how to handle redundancy.

### Family and care:

Big money decisions often need to be made when looking after family members and partners, expecting a baby, or dealing with problems like illness, divorce or bereavement. MoneyHelper has easy to understand guides to help you.

### Help with scams:

Advice for spotting, avoiding and recovering from scams.