

Financial Wellness



Prioritising your financial health is critical, because it's so closely linked with your mental wellbeing

Set yourself a daily budget by subtracting essential outgoings then dividing what you're left with by the number of days in the month



Make sure you have a financial plan. This can be quite simple but should account for large future commitments and the unexpected.

Open a savings account and get into the habit of putting something – anything – in at the start or end of every month. Forming the habit is the important thing here



Note 'due dates' on your calendar to keep on top of bills or repayments, and get a handle on how much disposable income you have for the rest of the month

Use a spreadsheet or tracking tool to monitor where your money is going, and where you could be making savings



If facing your finances triggers anxiety, consider asking someone you trust to open your bills and letters

Online banking can be a more manageable option than in-branch visits for anyone struggling with their mental health



If you're a freelancer, make a note of when your invoices are due – and don't forget to add late fees if deadlines are missed

Never feel ashamed of seeking help, support or advice for managing your money. Citizens advice is a great resource for this – as is the government's National Debtline

