



# Financial Health Leaflet

This leaflet is about financial health.



You can ask for support to read this leaflet.

This leaflet was made by the Internal Audits Team.



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# Financial Health



**Financial health** is how well you look after your money.



**Good financial health** means that you have enough money.

**Good financial health** also means that you look after your money.



**Bad financial health** means that you don't have enough money.

**Bad financial health** means that you don't look after your money well.



If you have bad financial health you may be stressed.

# Good Financial Health



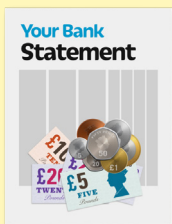
**Good financial health** means that you look after your money.



You keep your bank card somewhere safe and secure.



You know your PIN number or keep written down somewhere no one else could find it.



You regularly check your bank statements for suspicious activity.



You only make purchases with your bank card on safe websites.

## Bad Financial Health



**Bad financial health** means that you don't look after your money.



You give your bank card to other people or leave it lying around.



Your PIN is written down and visible to other people.



You don't check your bank statements or balance.



You use your card to make purchases on websites which are not safe.

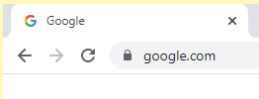
# Safe Websites



Safe websites have a padlock in the corner.

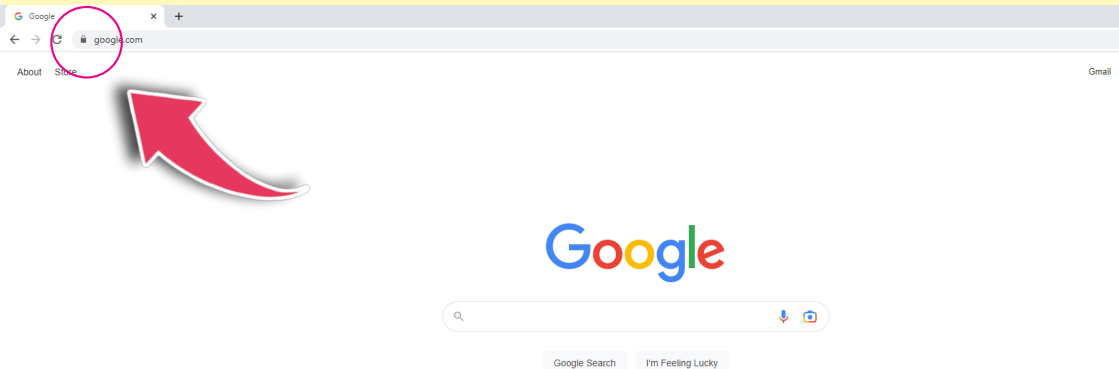


You can ask for help to find safe websites.



This picture shows where the padlock is on your screen.

The picture below shows which part of your screen to look at to find the padlock symbol.



# Your Financial Health



Think about where your money comes from, and write it down in this box:



Think about what you spend your money on and write it down in this box:



# Saving Money

It is important to spend your money on the things you need.



Things you need are essentials like:

- energy bills
- phone bills
- internet bills
- rent
- food
- cleaning products



If you have money leftover you can spend it on other things you want.





If you don't have enough money to do things you enjoy, then you may want to save money.

To save money you need to check what you spend your money on, and make some changes.



You can change your spending by:

- doing less shopping for things you don't need
- walking instead of using transport
- unsubscribing from magazines or online services
- replacing expensive activities with free activities





You can save money by doing free activities instead of expensive activities

These are some free activities:



- going for a walk by yourself or with your friends.

- going to a museum or art gallery



- reading a book from the library

- watching a DVD from the library



- going to the park and playing football

# Saving Money Activity



Think about the things you spend your money on that you need and write them in the box.



Think about how you can change your spending to save money and write it in the box:

# Stress About Money



Lots of people experience stress or anxiety about money.

It's okay to be worried about money, but it's good to try and tackle your worries.



You can try making a spending plan and changing your spending.

You can try replacing expensive activities with free activities.



If you are really worried or stressed then please talk to your support worker or someone you trust.



## Looking After Cash

It is important to keep your cash safe at home.

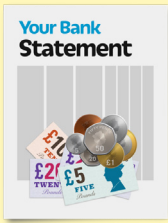


If you have a large amount of cash you can take it to the bank to keep it safe.



You can keep your cash in a safe with a secret code or a key.

You can keep cash in different places in your home so that no one can find it.



# Check Your Bank Statement



You can check your bank statement online using your bank's website.



You can request a statement from an ATM machine.



You can ask your bank to send your statement in the post.



Most banks have a mobile app which you can use to check your statement.

# Stealing



If you think someone is stealing from your bank account then you should...



- tell someone you trust, like a family member or support staff



- ask your bank to check for suspicious activity and lock your card



- report your concerns to the police



This leaflet was made by Creative Support.



We used images from the Photosymbols website.

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