

WINTER FINANCIAL WELLBEING

To help you plan for the unexpected and hopefully save some cash, we've put together our Winter Financial Wellbeing help sheet.

Financial Wellbeing isn't just about what we spend, but it's also about how we feel about our finances. You'll find money saving tips, as well as activities that don't cost the earth, to help you to look after all aspects of your physical, mental and financial wellbeing.

Follow these simple steps from now into the New Year



NOVEMBER

The clocks have gone back, our jumpers are firmly in use and even our hats have made an appearance. Winter is not just coming, it's here. But, don't worry – you still have some time to do some prep before we're in the thick of it. That's why we're dedicating November as our prepare and save month.

1. **Download the Too Good to Go App** – This is your one stop shop for surplus, unsold food – much like the reduced section at a supermarket.

Access Too Good to Go's magic bags, packed with food by your local supermarket or restaurant – all at a fraction of the price! Boxes cost around £3-£5 and can be reserved online to pick up.

2. **Save energy at home with an insulation and usage check** – it's sometimes best to go back to basics. Here's how you can cut back at home:

- Change light bulbs to energy efficient ones
- Seal any gaps that let in cold air (with curtains or filler)
- Turn off unnecessary items – like the radio that's on standby all day
- Wash your clothes at a lower temperature
- Use a [bill-busting guide](#) to make sure you're not paying over the odds for your bills

3. **Do you have a car?** Now's the time to take out the following checks to avoid expensive breakdown or callout charges:

- Check your oil levels and don't gamble with your fuel light
- Clean your lights and number plate
- Test your battery and your brakes
- Pay attention to dashboard warning lights
- Check your tyres - in winter, the RAC recommended you change tyres at 3mm
- Check wiper blades and top up on windscreen wash and antifreeze
- Carry the right gear in your car, like an ice scraper and de-icer, warm clothing, practical footwear (like wellies), a torch with batteries and a mobile phone and charger



DECEMBER

December is usually a festive month across the UK. Most of us are winding down at work, spending time enjoying food with our families and friends, or just celebrating the holidays.

We're not quite sure what December will hold for us this year, but we can certainly still make time to feel special and connect with our loved ones. This month is about being with people (be that in person or digitally) and spreading joy.

- 1. Find new ways to communicate** – people haven't had as much time to spend with loved ones as they'd have liked this year. Try sitting down either on your own or with your household and write a letter or story, or even draw a picture to a loved one or friend. Don't overthink it, but this is a nice way to let someone know you're thinking of them.
- 2. Have you visited www.poundtoy.com?** This discount site is selling toys starting from just one penny. If you are going to buy toys anyway, this could be a good place to start – we'd just advise you only buy what your budget allows for!
- 3. Share a recipe or idea** – have you ever made your own chutney, or do you make the best chocolate brownies in your family? Ask your friends if they'd be interested in a recipe or ideas swap this year. It doesn't cost anything – but you may pick up some great tips along the way. It doesn't have to be food related either. Can you teach people how to do homemade Christmas wreaths or decorations? We'd love to hear your ideas!

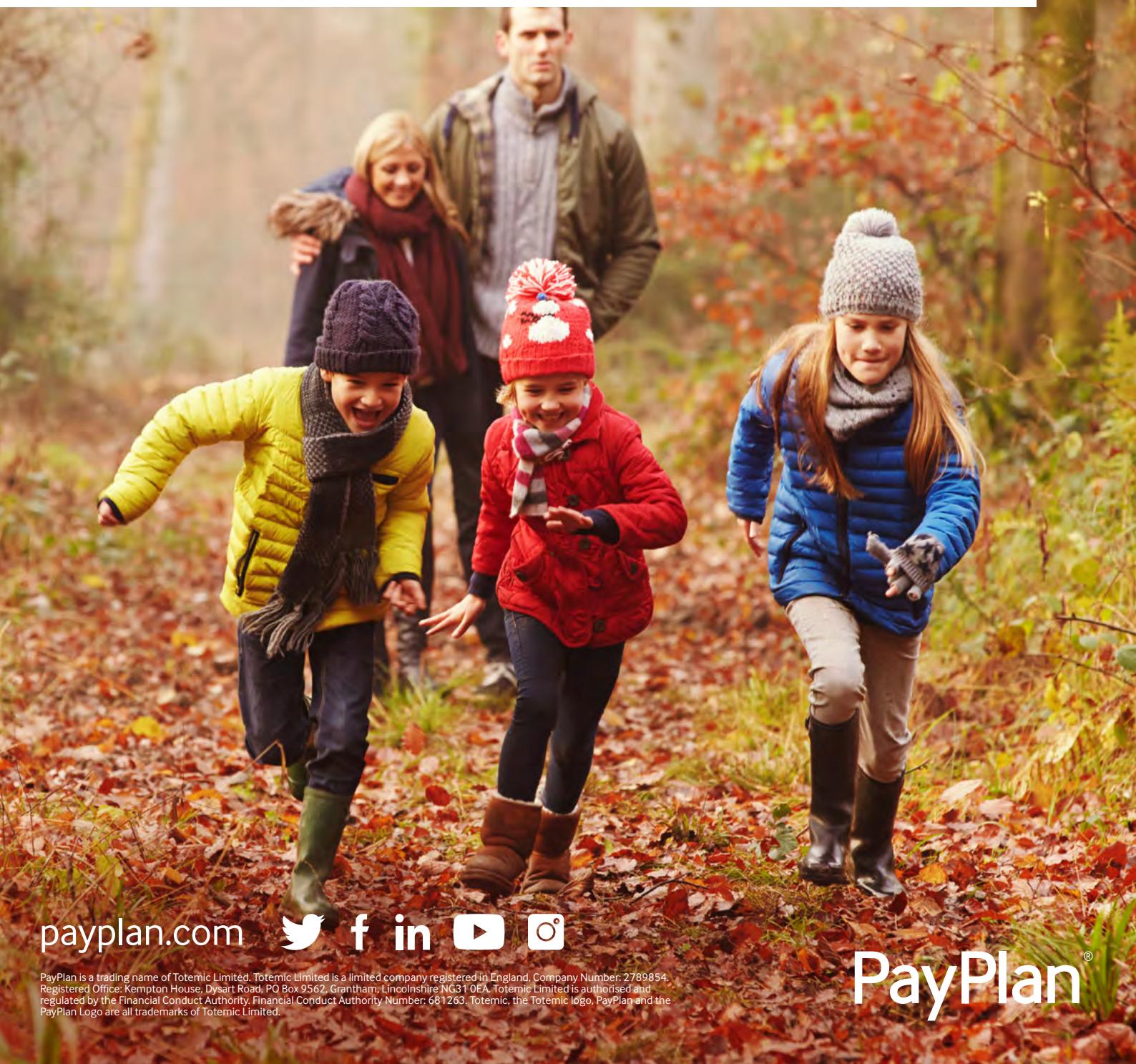


JANUARY

2021 will be very poignant because, for the first time, it's hard to know what the external world has in store for us. Instead, we can focus on the things that are within our control. This month we're looking at all aspects of our financial wellbeing.

- 1. Take stock of your finances** – start your new year with a new budget. It can be very refreshing to know your financial situation as you get ready to face the year ahead. The Money Advice Service has a great Budget Tool that you can use to fill in the money that you have coming in, and what you need to pay for.
- 2. Think about what makes you happy** – 2020 was different in lots of ways, but it gave lots of people time to figure out what makes them happy. New Year's resolutions aren't a new thing, but this is the year to think a bit deeper about what is important and how you will achieve it.
- 3. Ask for help if you need it** – whether you feel comfortable confiding in a friend, family member or a professional, now is the time to get help if you need it. PayPlan offers free and confidential debt advice over the phone or online.

If you are worried about your finances, get in touch today, visit: www.payplan.com or call **0800 280 2816**



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