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**Financial Wellbeing Guidance & Resources**

**February 2025 Paul Fox – Money and Pensions Service**

**Talk Learn Do Digital for Parents**

[www.moneyhelper.org.uk/en/family-and-care/talk-money/talk-learn-do](http://www.moneyhelper.org.uk/en/family-and-care/talk-money/talk-learn-do)

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**Budgeting Planning Tool**

[www.moneyhelper.org.uk/en/everyday-money/budgeting](http://www.moneyhelper.org.uk/en/everyday-money/budgeting)

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**Bill Prioritisation**

[www.moneyhelper.org.uk/en/money-troubles/cost-of-living/bill-prioritiser](http://www.moneyhelper.org.uk/en/money-troubles/cost-of-living/bill-prioritiser)

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**Provide guidance around financial abuse**

MaPS provides specific guidance around financial abuse – spotting the signs & taking back control

[www.moneyhelper.org.uk/en/family-and-care/talk-money/financial-abuse-spotting-the-signs-and-leaving-safely](http://www.moneyhelper.org.uk/en/family-and-care/talk-money/financial-abuse-spotting-the-signs-and-leaving-safely)

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**Literature**

Free guides on a range of topics can be ordered here [www.moneyhelper.org.uk/en/contact-us/free-printed-guides](http://www.moneyhelper.org.uk/en/contact-us/free-printed-guides)

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**Families Moments That Matter guidance**

Specific guidance around MTM events such as starting a family, divorce, health and caring.

* **Becoming a parent** – Having a baby can be an exciting and scary time all at once. We know you need to think about your finances and make sure you get the support you’re entitled to. Our guides cover all the money basics you need to know when you’re having a baby – from how to budget for your new addition or paying for childcare, to what your rights are when it comes to maternity and paternity pay and when you return to work.

[www.moneyhelper.org.uk/en/family-and-care/becoming-a-parent](http://www.moneyhelper.org.uk/en/family-and-care/becoming-a-parent)

* **Divorce and separation** – Our guidance is here to give you all the guidance you need when it comes to managing your finances during a relationship break-up. It doesn’t matter what your situation is. You may be divorcing or separating; have children or not; own your home or rent.

[www.moneyhelper.org.uk/en/family-and-care/divorce-and-separation](http://www.moneyhelper.org.uk/en/family-and-care/divorce-and-separation)

* **Disability or illness** – or looking after someone who is, thinking about money can be worrying, especially if you’ve had to stop work, cut back your hours or you’re facing life on a lower income. We give you guidance about the support that’s out there to help you manage better financially and lead a more independent life by adapting your home or making travel easier. We also look at day-to-day things to help you, whether that’s tips on getting a mortgage or insurance, or grants and entitlements to support you in work or study.

[www.moneyhelper.org.uk/en/family-and-care/illness-and-disability](http://www.moneyhelper.org.uk/en/family-and-care/illness-and-disability)

* **Death and bereavement** – Money may not be the first thing on your mind if you’ve lost someone close to you – and that’s OK. When you’re ready though, you’ll find there can be a lot to sort out. We’ve put together these clear and easy to understand guides to help you know what you need to do and how to go about doing it. We’ve also got guides to help you prepare – including how to make a will, how to plan around inheritance tax and general guidance on getting your affairs in order.

[www.moneyhelper.org.uk/en/family-and-care/death-and-bereavement](http://www.moneyhelper.org.uk/en/family-and-care/death-and-bereavement)

* **Long-term care** – Needing to arrange care for yourself or a friend or relative is more common than ever and the first steps are stressful. We look at the basics of arranging care. If you’re struggling to afford the care you need, we’ve got guides on government funding and other ways of raising funds. We also know that looking after someone long-term isn’t just about finding a care home – that’s why we also have guidance on helping people with their money in later life and how to talk through difficult situations.

[www.moneyhelper.org.uk/en/family-and-care/long-term-care](http://www.moneyhelper.org.uk/en/family-and-care/long-term-care)

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**Fraud & Scams Awareness**

[www.moneyhelper.org.uk/en/money-troubles/scams](http://www.moneyhelper.org.uk/en/money-troubles/scams)

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**Buy Now Pay Later**

If you’re buying online, paying in a shop or even ordering a takeaway, Buy Now Pay Later (BNPL) can seem like a quick and easy way to pay. But BNPL is a form of borrowing so you need to think carefully before using it, especially if you’re spending more than you can afford to pay back.

[www.moneyhelper.org.uk/en/everyday-money/credit/what-are-buy-now-pay-later-purchases](http://www.moneyhelper.org.uk/en/everyday-money/credit/what-are-buy-now-pay-later-purchases)

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**Fixed Mortgage Period Ending**

[www.moneyhelper.org.uk/en/money-troubles/cost-of-living/worried-about-rising-mortgages](http://www.moneyhelper.org.uk/en/money-troubles/cost-of-living/worried-about-rising-mortgages)

This is a link to our specific guidance on this topic.

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**Savings & Financial Resilience**

Use our guides and tools to start saving. You’ll learn how to:

* find the best type of savings account for you
* work out how much you can afford to save
* get the top interest rate
* regularly check you’re still getting the best rate
* understand what investing is.
* Plus, when to pay debts rather than save.

[www.moneyhelper.org.uk/en/savings/how-to-save](http://www.moneyhelper.org.uk/en/savings/how-to-save)

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**Highlighting the safe route to debt advice**

Guidance to steer colleagues away from inappropriate debt advice practitioners and solutions

[www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/help-if-youre-struggling-with-debt](http://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/help-if-youre-struggling-with-debt) - I have also attached last June’s one/two pager which focussed on Money Troubles and Debt. This guidance is the safest available and all colleagues should be made aware of it.

**All the resource and guidance provided by the Government’s Money and Pensions Service is independent, impartial and free to access.**

[**www.moneyhelper.org.uk**](http://www.moneyhelper.org.uk)

**0800 138 7777**

**Call 159 if you suspect a scam**