

Who We Are

Moneywise Living is a community-focused project which delivers concentrated one-to-one support for those who are financially and digitally excluded helping them to become more resilient and better able to deal with life challenges, in particular the rising energy costs and general cost-of-living.

mission

We're here to help you feel more confident with money.



Here are some helpful hints and tips about money matters to help you manage your household finances better, plan for unexpected expenses, and give you peace of mind.

STEP 1: Maximising Your Income

Knowing how much income you have coming in each month can help you plan for everyday expenses as well as help you be prepared for unexpected one-off costs.

Consider ways to increase your income: -

- Are you receiving all the income that you are entitled to? Knowing that you are receiving all the income that you are entitled to will give you peace of mind.
- Do you have free time and the ability to work? If you are already employed, could you increase your hours in your current role? Or could you add a second job?
- Do you have a pension which you could access?
- Do you have a spare bedroom which you could rent out?

If you'd like support to explore these questions and consider what is best for your household, then we can help you do so.

STEP 2: Mindful Spending

Planning and budgeting so you know exactly what's going out each month will help you feel in control of your finances.

Your budget doesn't need to be on a fancy spreadsheet, although it can be if you're a computer wizard!

- ♥ You can simply use a notebook and write it all down.
- ♥ Ask us for a budget sheet to help you plan. If you'd like some additional support, we can help you complete your household budget.

Consider: -

- Which expenses could be reduced in the short term?
- Which costs are fixed?
- Are you in a contract for any items, such as utilities, mobile phones, internet access etc?
- Ultimately, decide which household expenses are non-essential and which are essential?



STEP 3: Plan for the Future

**Together,
We Can
Make a
Difference!**



Knowing that you can deal with an occasional unexpected cost will give you peace of mind.

Review your household budget: -

- Is there unallocated money left each month? If so, consider saving – this will reduce the worry of not being able to manage if you have an unexpected cost.
- Open a dedicated Bank of Building Society account to save in. Ensure that it is an easy access account so that you can withdraw the money when you need it.

Small steps can make a big difference.



Contact Us



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www.reachingpeople.co.uk/our-projects/moneywise-living/

We offer friendly, confidential support to help you feel more in control.



Funded by
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**1-2-3 Useful
Things You
Can Do to
Make the
Most of Your
Money**

Simple steps to help you feel more in control of your household finances