

Top tips for Managing Finances



Plan your spend and budget it might sound patronising but reviewing what's coming into the household (earnings) and what's going out (expenditure) can help identify potential savings.



Identify sources of help reach out to your Employee Assistance Programme if you have one, or visit the [Money Helper website](#).



If you need a bit of support to make sure there's food on the table, make use of your local foodbank – visit the [Trussell Trust](#) to find out where these are.



Check that you and others in your household are getting the right amount of benefits you're entitled to, including financial support if you're off sick. If in doubt, [Citizen's Advice](#) can help you with this.



If money worries are affecting your mental health, talk to someone – a trusted friend, family member, work colleague, or your manager; they may be able to point you in the direction of appropriate support. Money worries can provoke anxiety; to help you deal with this and other feelings try one of our resources, [Daylight](#) or [Silvercloud](#)



If you need advice with debt you can contact [National Debtline](#) for free advice.



Act now. There's no shame in needing help so don't wait for things to mount up, it'll only make matters worse.

You can find further information on the National Wellbeing Hub website:

www.nationalwellbeinghub.scot