



Your financial wellbeing matters

We understand how difficult it can be managing a budget and talking about debt or financial difficulties.

One in two adults (45%) in the UK don't feel confident in managing their money day to day, according to research from the Money and Pensions Service's (MaPS) Financial Wellbeing Survey 2021.

Poor financial wellbeing can affect any of us at different times and for different reasons. This is particularly relevant now as the financial consequences of COVID19 and the war in Ukraine has led to a cost-of-living crunch which affects everyone.

But debt and financial insecurity can often be caused by unforeseen life events such as long-term ill-health, unemployment, or a divorce, to name just a few. Difficulty managing bills, planning for the future, or a shortage of financial education can all affect our financial wellbeing.

Trying to ignore the issue is never the right answer, it's always best to act as soon as you can to avoid falling into or further into debt. If you would like to talk about how we may be able to help, please get in touch, we will always aim to treat you with sensitivity and consider your individual needs.

We recognise, we might not be able to help in every circumstance and you may need specialist support we can't provide. Other organisations are better placed to offer you more specialist, impartial advice including:

MoneyHelper

Free and impartial help with money and pension choices, backed by the government. Tools which can be accessed via the MoneyHelper website include MoneyHelper's [Benefits Calculator](#), designed to help people discover any additional benefits and social tariffs they could be entitled to.

- www.moneyhelper.org.uk [0800 011 3797](tel:08000113797)

Citizens Advice Independent, and impartial advice. www.citizensadvice.org.uk

Phone: see website for details

The Money Charity Financial Capability charity, providing education, information, advice, and guidance to all.

- themoneycharity.org.uk [0207 062 8933](tel:02070628933)

Money & Pensions Service - A sponsored body focussed on ensuring people have guidance and information needed to make effective financial decisions. www.maps.org.uk [01159 659 570](tel:01159659570)

National Debtline - Providing independent advice to help people manage their finances and debts through difficult times.

- www.nationaldebtline.org [0808 808 4000](tel:08088084000)

The Insurance Charities - Established in 1902, it is the only charity in the UK and Ireland solely supporting current and former insurance employees, no matter what role they have had. Every year it supports hundreds of insurance employees and their families in times of need, transforming lives for the better and providing an essential lifeline for as long as it's required. www.theinsurancecharities.org.uk [020 7606 3763](tel:02076063763)

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