

Financial Awareness Top Tips

Getting some control over your finances will help a lot

One of the main things that can add to our stress is that pile of bills in the corner of the room. We know it won't go away on its own, but it can be really difficult to face up to.

- Make sure that you're getting **any benefits you're entitled to**. There may be help that you don't even know about, so a call to your local [Citizens Advice](#) (in England, Wales or Scotland) or [Advice NI](#) (in Northern Ireland) is a good first step.
- Your [local council](#) will be able to help advise you too, and the government's '[Help for households](#)' information may also be helpful.
- Your local council may be able to help with **emergency grants or loans**. These are much more affordable and sensitively managed than your existing debts.
- Getting a **realistic idea about your income and outgoings** can also help to get a perspective on your finances. Try writing everything down to get a true picture of where you are with things. This will also be really useful when you're talking with Citizens Advice, for example. Having everything organised and down on paper can really help to make plans and improvements to your finances.
- You could also try using a **budgeting app** to help get a better idea of your finances. There are lots of these available from your app provider. Just search for 'budgeting apps'. [Citizens Advice online can also help with working out your budget.](#)

Housing, food and energy costs

The cost of food is rising, and those on lower incomes and a family to feed often end up having to spend a larger proportion of their income on food.

- Many people are already aware of **food banks**. There are similar kinds of support in our communities that run **school uniform banks and toy libraries**, where second-hand items are available for people who need them.
- Your local library is also an excellent place to look for community resources; many also offer activities for families (and may have books they can lend out on budgeting and wellbeing).
- If you are having **problems with housing or homelessness**, [Shelter are there to help](#). They have a helpline, online advice and a webchat.
- **Energy costs**, continue to be a problem for lots of us. [Money Saving Expert's website](#) has lots of practical information and advice.
- The website '[Ask Bill](#)' offers free and impartial help around budgeting, bills and debt advice.
- If you live in Kirklees, check out their dedicated '**cost of living crisis**' [page for lots of local support](#). [Cost of living | Kirklees Council](#)

Owing money

People experience money debts for lots of different reasons, many people have [debts](#) that are a result of the recent pandemic, and they're continuing to grow as interest rises take effect.

Some have been relying on credit cards, loans and overdrafts for day-to-day expenses, and the way things are right now, this problem isn't going away.

But, it's reassuring to know that most banks, credit card companies and respectable lenders are very approachable. **They would rather know about your financial problems and help make repayment arrangements rather than allow your debts to grow out of hand.** Most local councils will also have arrangements to help with council tax payments.

There's absolutely **no shame in finding and getting help**. There are millions of people in the same boat. So, don't delay and get in touch with them as soon as possible.

- If you need help managing your debt, the [StepChange debt charity](#) can give helpful advice. No matter how large or small your debt problem is, they can help. They will give you expert advice and recommend debt solutions to suit your situation.
- There is also an organisation [PayPlan](#) that can provide free and impartial debt advice, along with lots more [financial wellbeing support](#).

Don't forget about your own health

When it's a choice between eating or heating, your health could suffer too.

It can be tempting to turn to stimulants such as alcohol, tobacco or even [drugs](#) to block out "difficult" feelings such as sadness, fear, or shame. No one wants to feel bad; for some people, drugs and [alcohol](#) offer temporary relief.

Unfortunately, they don't stop the feelings from returning and could make things worse or even create other problems, including damage to mental and physical health, relationships, work, or study.

- If you think you may be using drugs or alcohol to cope with difficult feelings, it could help to be aware of it but not beat yourself up about it. **Being understanding and kind to yourself** is just as important as anything else and is also good for your mental health.
- Your next possible step would be to **talk with someone you trust** or one of the charities that offer confidential, free information and advice, including how to reduce the harmfulness of using drugs. Have a look at [Talk To Frank](#) or [NHS Alcohol Support](#) for example.
- You could also look for **other ways of coping with painful feelings**, such as getting help with the situation causing them, if possible, and finding a trusted person to talk with. This could be a friend or relative, a colleague, a person working for a charity helpline, your GP, or a counsellor.
- Many charities around the country offer **free or low-cost therapy**. Here's more detailed information about [getting help with your mental health](#) from many potential sources.
- Some people find it helpful to go to "anonymous" meetings, such as [Narcotics Anonymous](#), to share with others who have or had similar experiences. Some of these meetings are also now online.

Eating on a budget

This is easy to say but not always easy to do.

Getting motivated and inspired to cook and eat healthily on a budget can be hard, especially if you are feeling mentally low.

The Association of UK Dieticians have some [great ideas to help with cooking at home on a budget](#). Most supermarkets also have ideas and inspiration for cooking on a budget, as does the [BBC 'Budget recipes and advice'](#). At least have a look. You don't know until you've tried!

If you are having problems buying those food essentials, then [the Trussell Trust](#) are here to help. They can help you find your local foodbank or provide advice via their helpline.

Getting a good night's sleep

With all the worries that we might have, our [sleep](#) tends to be affected. Stress, anxiety, and general worry all make this a challenge.

Lack of a good nights sleep will also make everything feel much worse. But there are things you can do to help get a good night's sleep.

- Going to bed and getting up at the same time each day **creates a routine**, and your body clock will thank you for it too. So, set that alarm!
- However tempting, try to **avoid those after work snoozes**. They feel good at the time, but they won't help you get a proper night's sleep.
- Keeping the bedroom **curtains open during the day and closed at night** will also help your body clock differentiate between day (time to wake up) and night (time for sleep).
- **Mobile devices are the enemy of a good night's sleep**. Hard as it may sound, hit the off button, and don't keep your phone by the side of your bed. If you don't know what to do with your thumbs, apart from jiggling them, let's go back in time and read a book or magazine. You may soon find yourself dozing off.
- If you are struggling to fall asleep due to overactive thoughts, **try writing them down in a journal next to your bed** before you go to sleep. Or try listening to some **white noise, a guided meditation, or music** on a low volume to help you drift off.
- If you wake in the night and struggle to get back to sleep, try not to lay there wishing yourself back to sleep. Our sleep patterns run in 90 minute cycles. Therefore **if you wake, it's much better to get up**, maybe make yourself a warm drink and read for a little while (no screens). Around an hour later, you will more than likely find yourself feeling tired enough to go back to bed.