

Guide to managing your finances during the cost of living crisis

With the ongoing cost of living crisis in the UK, it can be really beneficial to take some time to review your financial situation using the considerations below – why not make one change today?

Have you considered...

Further resources to help you

...undertaking a **budgeting exercise** to help track spending?

Online budget planning tool: [Budget Planner | Free online budget planning tool | MoneyHelper](#)

Free budgeting apps such as 'Emma': [Emma - Budget Planner Tracker on the App Store](#)

Use a calculator to hit your savings goals: [Savings Calculator - MoneySavingExpert - Calculate Interest](#)

...looking at ways to **reduce your monthly spend** on energy, transport or groceries?

Budget friendly recipes: [Cheap family meals: Budget recipes under £1 per head | GoodTo](#)

Check your children's eligibility for free school meals: [Apply for free school meals - GOV.UK \(www.gov.uk\)](#)

Reduce unnecessary household energy consumption: [Energy advice for your home - Energy Saving Trust](#)

...considering **existing debts** (for example, mortgages or loans) and the levels of interest payable on each one?

Get free debt advice: [Debt Advice Locator | Syndication | MoneyHelper](#)

Check your credit rating: [MSE Credit Club](#)

Re-mortgaging guide: [The Remortgage Guide: free to download - Money Saving Expert](#)

Student loan repayment calculator: [Student Loan Calculator: How Much Will You Repay? - MSE](#)

...learning more about your **employee benefits** and how they can help improve your finances?

Take a closer look at your employee benefits platform and see what's available

Check if there is an employee assistance programme that could provide support when you need it

Find out if you have access to a discounts system – many organisations offer savings when shopping on the high street and at supermarkets, among many other offers!

...anything else? You know your finances better than anyone, so please use this box to write down your own action.