

SOS WEEKLY

SUPPORTING OUR STAFF HEALTH & WELLBEING

APRIL - WEEK 10 - 2022



FINANCIAL WELLBEING

Join Martha Lawton, host of Squanderlust and experienced advisor with The Money Charity, to talk about how in these uncertain times managing your money well is more important than ever.

FINANCE & BUDGETING HELP

We understand that this year sees rising inflation, increased bills, rising energy and fuel costs, coupled with mortgage and interest rises this means that we are all having to tighten our belts.

We've compiled a basic list of things that you can start to take tighter control of your finances.

- Create a budget - We all know making a budget is easy, it's sticking to it that's the hard part (see overleaf)
- Shop Smart - Try comparing your food shopping costs on other Supermarket websites to get the best deals
- Check for savings - Sign up for a Blue Light card and supermarket loyalty cards, the points soon start to add up
- Direct Debits - review all the direct debits that you have set up, if you use Online banking you should be able to see the last time money was paid on a Direct Debit. It's easy to forget what you have set up, and it's good to keep a note of when you might be due to finish paying something
- Credit Cards and Loans - Check you are getting the best deals using websites such as Moneysupermarket, you may find you can reduce your monthly payments

- Budgeting & Keep Track
- Financial Resilience
- Making your money work harder
- Accessing Support

27TH
APRIL

12:30
PM



To register please email:
khft.staffwellbeingappointments@nhs.net

FREE BUDGETING BOOTCAMP

- Create a realistic budget
- Identify and tackle any problem debt
- Prioritise your spending and make your money work harder
- Set financial goals
- Create resilience for cost of living increases

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GUIDE TO CREATING A BUDGET

- On a piece of paper start by writing at the top your total income.
- Next, write a list underneath of all your outgoings; this could be rent, bills, travel, debt payments, car payments, student loans etc - write down next to each item how much you currently pay
- Add up all of your outgoings and write the number down
- We all have unexpxcted costs, I would suggest calculating 10% of your outgoings and adding this to your list as EXTRAS
- Take the figure at the top of the page, subtract all the other numbers on the page from this. This is your 'disposable income' for the month.
- Now review all of your outgoings every month, and every 3 months repeat this exercise. You may find that you start to build up some extra disposable income if you aren't always using your EXTRA 10% !!!!



BUDGET FAMILY MEAL FISH FINGER PIE

700g Potatoes

50g Butter

50ml Semi-skimmed Milk

10 Pack of Fish Fingers

200g Frozen Peas

450g Frozen green beans

1 x sachet Tesco Parsley Sauce

- Preheat the oven to 220C,
- Boil water and cook the potatoes for 15 mins. Drain and mash with 20g of the butter & milk
- Place fish fingers in an oven dish and cook for 10 mins
- Melt 20g of butter and add frozen peas, cook until defrosted. Add the parsley sauce and warm through.
- Pour the sauce over fish fingers top with the mash. Bake for 15 mins until the top is golden brown.
- Cook the green beans according to pack instructions and toss with the remaining 10g butter before serving.