

Financial Wellbeing and Social Prescribing

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With many grappling with cost-of-living pressures and the challenges of managing their money in uncertain times, it is no surprise that 19 million people in the UK feel worried when thinking about their financial situation.



People need help now more than ever

Now, more than ever, people need money guidance and debt advice to get their finances back on track. You can play a key role in helping provide this support.

62%

Of low income households are going without essentials.*

9.5m

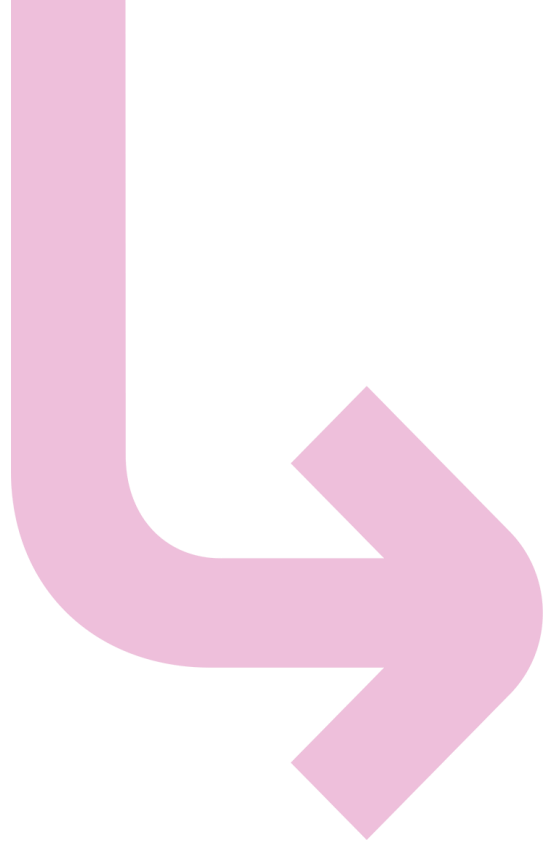
People in the UK live in poverty**

91%

Of disabled people are worried about their energy bills this winter.***

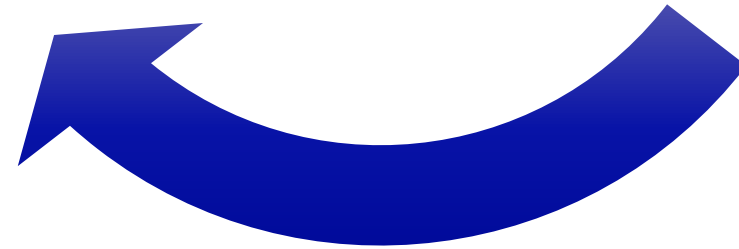
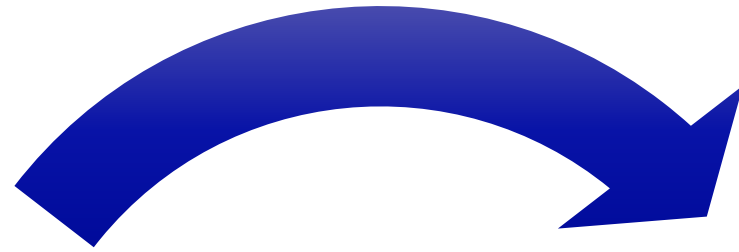
20%

Of people struggling with money don't know where to turn for help****



Health
problem

Money
problem



New

eLearning

All Our Health- Financial Wellbeing

We worked with the Office for Health Improvement & Disparities to create a bite-size eLearning for healthcare professionals

It covers the links between our health and money, practical actions frontline healthcare professionals can take, and a range of useful resources.

It advocates a Very Brief Intervention model- Ask, Assist, Act.


MoneyHelper



Office for Health
Improvement
& Disparities

The screenshot shows the website's header with a teal navigation bar containing the text "Access our elearning programmes on the elfh Hub" and a "Register / Log in >" button. Below this is the "elfh" logo with the tagline "elearning for healthcare" and the NHS logo with "Health Education England". A navigation menu includes "Home", "Programmes", "About", "News", "Support", "Demo", and "Contact us". A search bar is labeled "Search this website". A "Sections" dropdown menu is visible. The main content area features a red box with the text "All Our Health bite-sized elearning sessions to help professionals protect and improve the nation's health." and a colorful illustration of a town.

[All Our Health - elearning for healthcare \(e-lfh.org.uk\)](http://e-lfh.org.uk)



Is it ok if I ask you
about money and
finances?

We've got some
helpful information
to share with you
on money and
finances, if you'd
like to hear more?

Would you like me
to refer you to?

What MoneyHelper offers

We have a wealth of money and pensions guidance that may be valuable for you and the people you help.



Find your way forward
with MoneyHelper

Guidance

Core money and pension guidance

This has not changed and is our same great preventative money guidance content that helps people covering a broad spectrum of money topics and debt issues.

New Money guidance content & videos

More bite-sized, visual money guidance content with clear calls to action to help people improve their financial situation. **It seeks to target and engage hard to reach people and for those with a specific set of money guidance needs relevant to challenges today.**

Tools and calculators

New Bill prioritiser

An easy-to-use, interactive online tool for anyone struggling to keep on top of bills and payments.

It helps people prioritise and make sense of how best to tackle things before they miss payments. The tool also directs people to debt advice if they need it.

Money Manager tool

A tool for people already on Universal Credit or waiting for their first payment. Offers dedicated money guidance including budgeting, borrowing, managing housing costs and other specific financial support.

Other MoneyHelper tools and calculators

A suite of tools and calculators which can help people budget, save and cut back on costs, find impartial advisers, or financially plan for life events from retiring to having a baby.

Debt advice locator services and tools

Debt Advice Locator tool

A tool to help consumers find free online, telephone and face-to-face debt advice services in the UK.

Debt advice

This is not a service that MoneyHelper provides, however, we signpost an independent, free debt advice partners across the UK who help people in problem debt who need support.

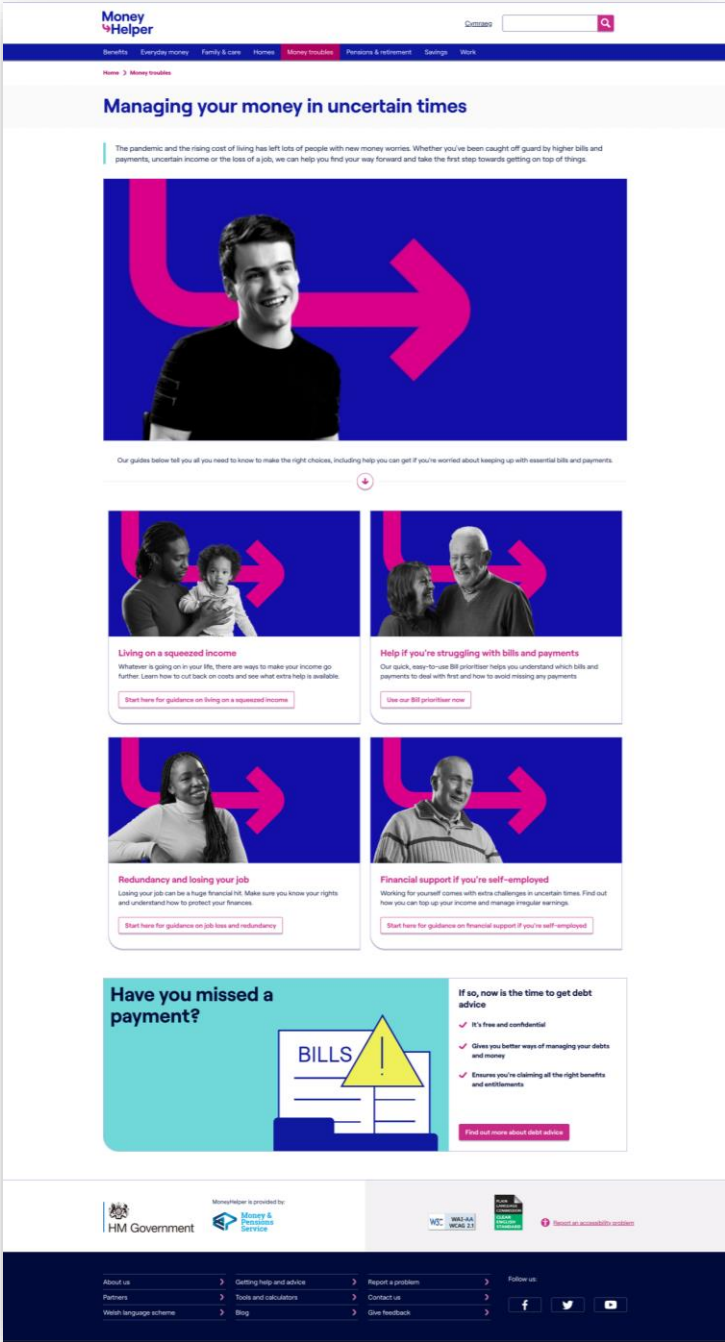
New

MoneyHelper online guidance

The new pages include the following topics:

- Helping squeezed incomes go further, including how to track spending, cut back on costs and understanding what extra support is available.
- Support coping with job loss or redundancy. Knowing legal rights, how to protect finances and move forward.
- Tailored money guidance for the self-employed, including topping up income and managing irregular earnings.

[Visit the website](#)



New

Bill prioritiser

In a couple steps this tool helps people prioritise and tackle bills and payments they might be struggling with. This is for people who are in a 'pre-arrears' space, and can help them avoid missing payments or route them to debt advice if they require it.

Step 1

People select which bills or payments they are worried about.

Step 2

They are provided with a prioritised list of bills to tackle first.

[Visit the Bill prioritiser](#)

The screenshot shows the MoneyHelper website interface. At the top, there is a navigation bar with links for Benefits, Everyday money, Family & care, Homes, Money troubles, Pensions & retirement, Savings, and Work. A search bar is located in the top right corner. Below the navigation bar, the page title is "Help if you're struggling with bills and payments".

The main content area is divided into two steps:

- 1. Choose the bills you're worried about**: This step includes an icon of a lightbulb and a smartphone with a checkmark. Below this step, there is a button that says "Check out our Bills Prioritiser to help you get back on track."
- 2. Get help on how to deal with them and which ones to tackle first**: This step includes an icon of a document with a checkmark and a left-pointing arrow.

Below the steps, there is a section titled "Tell us what you're struggling with" with a sub-heading "Choose the bills and payments you're worried about". This section contains a grid of 20 buttons, each with an icon and a label: Energy bills, Council Tax or Rates, Money borrowed from friends or family, TV and music streaming services, TV licence, Parking fines, Student loan, Credit cards, Overdrafts, Car finance, Store cards, Child maintenance, Court fines, Pawnbroker loans, Rent, Buy now, pay later payments, Mobile phone bill, Payday loans, Hire purchase agreements, Mortgage, Personal loans, Broadband bill, Water bill, Tax payments to HMRC, and Income tax or VAT bills. At the bottom of this grid is a button that says "See your priority list of bills and how to get help".

Below the grid, there is a section titled "Here are the bills and payments you need to tackle first" with a sub-heading "We've sorted the ones you've told us you're worried about into the order you need look at first — these are known as priority debts. It's important to tackle these as they carry the most serious consequences if you don't pay them."

How we can help you to help others

Mental Health & Money Toolkit



Developed by Mental Health & Money Advice with support from Money & Pensions Service and the National Academy for Social Prescribing.

- Co-produced with people with **lived experience** and **link workers** and **written by a Senior PWP**.
- A **toolkit** you can work through with your clients or on their own.
- Contains a **range of CBT exercises** to support avoidance and build self-esteem, plus some key money guidance information, including an income and expenditure sheet and how to access free debt advice.
- Access it online or email us if you'd like some hard copies; partners@maps.org.uk

mhma.org.uk/toolkit



Don't forget to look after your own financial wellbeing!



Thank you



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