

This Talk Money Week Do One Thing



Talk Money Week 6 - 10 November 2023

Every year in November, Money and Pensions Service (MaPS) run Talk Money Week as an awareness raising campaign that encourages you to be more open about money with your friends and family and access advice from experts if needed.

The 2023 Talk Money Week theme is *"Do One Thing"* and MaPS are asking people to *"Do One Thing"* and have suggested some [MoneyHelper](#) tools and articles that you may find helpful.

Take the time to *"Do One Thing"* by checking out the QR codes and links below and find out with a little help how you can improve your financial wellbeing,



Help with the cost of living



Whether you're worried about rising rents, covering higher energy costs or tackling debt, [MoneyHelper](#) have brought together useful tools, calculators and guides to help you keep on top of your money. For more information check out moneyhelper.org.uk/cost-of-living



The MoneyHelper free budget calculator will help you to know exactly where your money is being spent, and how much you've got coming in. Knowing how to manage a budget - keep track of where every pound is being spent - is a great first step to starting your savings, getting out to debt or preparing for retirement. The MoneyHelper free Budget Planner can help - to access click here [MoneyHelper - Budget Planner](#)



Family & Care



Teaching your children about money from a young age helps them develop the skills they'll need as adults. You can start to teach children about money from an early age. Children as young as three-years-old are ready to learn the basics. Access the MoneyHelper [Talk Learn Do](#) guidance for advice on how to talk to 3-11 year olds about money



Student money is more than just your student loan. MoneyHelper looks at credit cards, bank accounts for when you're studying and when you graduate, and the best ways to deal with any debts you might have built up. Access [Student and Graduate Money](#) guidance here.



Big money decisions often need to be made when looking after family members, expecting a baby, or you've got family problems like illness, divorce or bereavement. MoneyHelper has easy to understand guides for you. [Access easy to understand guides here](#)



Financial Wellbeing is about feeling secure and in control of your money. It is about making the most of your money day to day, dealing with the unexpected and being on track for a healthy financial future.



Money Troubles

Where to get free debt advice

Have you missed more than one payment? Speaking to a trained and experienced debt adviser about your situation can help you see what the best decision for you might be. Find out how a debt adviser can help you by clicking here [Debt Advice Locator](#)

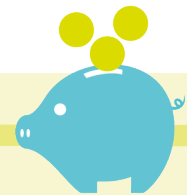
If you're struggling to make ends meet or you've had a change in circumstances and aren't sure of the support you're entitled to now, the [MoneyHelper benefits calculator](#) can help.



According to the latest YouGov poll (Summer 2023) Nearly one in three (29%) adults in Northern Ireland here report feeling daily anxiety about their finances, with three in five (59%) saying they have lost sleep worrying about their finances during the cost of living crisis.



Pensions & Retirement



The **Money Midlife MOT** is a tool to help you assess your current financial situation and plan for the future. Your personalised report will tell you what to prioritise and a link to guidance on how to improve your financial wellbeing from midlife through to retirement. [To get started click here MoneyHelper - Money Midlife MOT](#)

How much do you need in retirement and how much are you going to have? Those are the questions the MoneyHelper calculator will help you answer. [Check out the MoneyHelper Pension Calculator today.](#)

MoneyHelper trained specialists can help work out what's right for you. MoneyHelper is impartial and free to use, whether that's online or over the phone. Access free MoneyHelper by clicking here [Pensions guidance | MoneyHelper](#)



MaPS Financial Wellbeing Survey 2021 reveals that 50% of people in Northern Ireland do not feel confident in making decisions about financial products and services.



Homes

Get help with MoneyHelper – Buying a home



Buying a home is a big purchase – after all, it'll normally take you two decades to pay off. There's also a lot to understand and things you don't want to forget in the buying process.



MoneyHelper looks at the financial side of home buying – whether you're a first-time buyer or not – including the different mortgage types, extra costs you need to factor in and help you might be able to get.

And if you're struggling to pay your mortgage and need some help, or are looking to remortgage or release money for retirement, that's covered too. [Get help with MoneyHelper – Buying a home.](#)

Mortgages are some of the biggest commitments you'll make in your financial life. And with all the options, it can be hard to work out what they'll cost you. The MoneyHelper Mortgage Calculator can help give you a ballpark figure to show you what your monthly payments might be. [Click here to access the MoneyHelper-Mortgage Calculator.](#)



When it comes to mortgages, you want to find that balancing act of borrowing enough for your home, but not too much that the repayments become a problem. And that's where the MoneyHelper affordability calculator can help you. [Access the MoneyHelper - Mortgage Affordability Calculator here.](#)



If you're struggling with your mortgage repayments and can't get back on track it's important you don't ignore the problem. Access the MoneyHelper guide - [Mortgage arrears or problems paying your mortgage | MoneyHelper](#) and let MoneyHelper help you get back on track.



Health Well (eani.org.uk) – Pre-recorded webinars