

## **Tackling your finances - small changes with big effects**

Sometimes tackling your finances can feel overwhelming, but small steps can make a big difference, and planning ahead helps you feel in control of your spending.

A quick way to understand where your money goes is to keep a spending diary for a week, then make a simple weekly or monthly budget. Have regular money check-ins where you review your finances to see what's working and if anything needs adjusting.

Prepare for predictable future expenses, like council tax, car costs, TV licence, Christmas and birthday presents, or upcoming big events like moving house. They all need to go in the budget. Putting a bit aside each month can make these expenses easier.

There are also unpredictable costs, like a boiler or car breakdown. Even a small amount set aside each month for an emergency fund can give you peace of mind. It's worth considering insurance, such as home or pet insurance, which can offer financial security in case of unexpected events.

Making sure your credit report is accurate can help improve your credit score and make it easier to borrow money or access financial products and services in the future. The Citizens Advice website tells you how you can check your credit report for free.

If you are worried about falling into debt, or already can't pay your bills, talk to South Lakes Citizens Advice. They can advise you on any benefits, grants or financial support that you might be eligible for, and help you to deal with your debt.

***Free, confidential advice and help is available from South Lakes Citizens Advice on any aspect of debt, consumer problems, benefits, housing, employment or any other problems. How to access:***

- ***Call 015394 46464 (9.30am – 2pm, Monday – Friday)***
- ***Drop in sessions at Wainwright's Yard, Kendal, LA9 4DP (10am – 1pm, Tuesday and Thursday)***
- ***Adviceline: 0808 2787 984 (9am - 5pm, Monday – Friday)***
- ***email advice via the submission page on our website [www.southlakescab.org.uk](http://www.southlakescab.org.uk)***